

## Something For Everyone

### 3<sup>rd</sup> Wednesday of the Month

On July 20<sup>th</sup>, Tamela Southan held our first post-COVID Medicare Summit. It had a great turnout, wonderful speakers, and even some fun! We also had a Member Orientation during the same day. Why would we double book like that? Well, the idea is that on the 3<sup>rd</sup> Wednesday of every month, DAHU will provide something of value to our Members and industry professionals. Something for everyone.

While we had some logistical issues, we were successful in providing professional development & continuing education, networking, legislative updates, and fun. Something for everyone. So, take this moment and set a recurring calendar event for DAHU – 3<sup>rd</sup> Wednesday of the Month. Go on... I'll be here after you hit "save."

### Something for everyone – like what?

It's been said that only good speakers will draw people to register. I disagree. Whether something is good/bad is so individualistic. Granted, there are some common grounds and reliable crowd-drawers. But there must be something else that entices you to come even when the monthly advertised speaker/content isn't what you personally want to see.

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*We are offering something for everyone: professional development; legislative and industry updates; new products, services, and tools; networking; public service & community outreach; fellowship & fun.*

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Let's take our upcoming meeting in August as a prime example. August's speaker has something to do with captives. Ok. So, that might not be what you want to see nor something that is in your specific market. REGISTER ANYWAY! There will be something there for you!

1. Voting on the proposed Bylaw change (See [June 2022 newsletter](#) and the Ramblings following).
2. Get a new headshot. This is a free offering, donations requested.
3. The unveiling of our new website by Rogers Benefit Group, our website sponsor.
4. Rusty Rice, Avesis, will provide a solution to a problem you might not even know exists!

### Special promotion for members.

Members: Lock in your 8 Regular Monthly Membership Meetings for the 2022-2023 Year at the current price by purchasing our [package](#). We are going up in cost, so take advantage of getting the current Member Rate for August, October, November, February, March, April, and May.

### Searching for a way to get noticed?

We also have something for everyone when it comes to sponsorship. We have a variety of different advertising and marketing opportunities, all with a low price point. Looking to spend more? We have that covered, too!! Check out our [Sponsorship Opportunities](#) and [commit](#) to supporting us. Contact [Suzanne Crim](#) with any questions.

Cheers! Jen Stanley, President



# Ramblings from the Peanut Gallery

Studies show that children are formed by birth order. The oldest gets the protective, excited first parent treatment. There are more pictures, adherence to all “How to Raise Baby” rules and more worry and attention. The youngest gets spoiled and smothered with love. They are the last baby, so they are savored, petted, and spoiled. The middle kid, which I am one of, well we get the most relaxed treatment of all. The rules that were applied to the first born are relaxed. Why follow if you did not kill the first one? There are no rules for the youngest, so they get to do whatever they want. The middle kid has rules, but since they are the middled child, they can bump to the edge and usually get away with it. Well, rules are rules, and I am a rule follower. I also know that the world is not all black and white so there is wiggle room, but you still must follow the rules.

There have been questions recently about the upcoming vote on the Bylaw change that is being put forth before the members at our August membership meeting. Bylaws are rules that the Association must adhere to govern the Association. The Bylaws define who we are, how we are structured for governance and who can be on the Board and vote. Behind the Bylaws is a set of Policies and Procedures (P&Ps) that states how certain business will be managed (banking, expenses, investments, etc.). The Bylaws and P&Ps are all posted on the DAHU website

The Bylaws and P&P’s of DAHU have been in place many years and the P&Ps were last reviewed in 2017. With the updating of the NAHU name and a new generation of leadership coming into the association the Board decided that a review of the Bylaws and Procedures and Policies (P&P) of the Association should take place. A committee was formed, and meetings were held to review the Bylaws and the P&P’s to see if they still made sense and were being followed as written.

In the review of the P&Ps, there were very minor changes to clarify a couple of procedures. The committee recommended changes, and the Board approved which is how changes are made to P&P’s. Those clarifications have been approved and posted to the website.

The Bylaws are the big rules and are managed differently. Bylaws can only be changed by a two-thirds majority of active members that are present at any meeting go this Association. To have a quorum at the meeting of the vote we need 10% of the membership to attend. We are asking that every member please come to the August meeting so that the Association can conduct business and there is a quorum to take this vote.

The issue that was found in the Bylaws the committee felt needed to be changed was a problem with conflicting sections in the Bylaws. These conflicts were causing issues with the Board conducting business per the Bylaws. Here are the issues:

The Board of Directors, as defined in the Bylaws, will consist of the officers and the chairs of standing or special committees, as appointed by the President. These Board members are what make up a quorum for Board meetings and with a quorum the Board members have the right to vote on business brought before the Board.

There is another section in the Bylaws that addresses another position, which is the Trustee. The current Bylaws state that a Trustee is any members that have served as an Immediate Past President, is the current TAHU President or any National Office. The Trustees have full voting privileges if they attend at least six (6) of the last twelve (12) meetings of the Board of Directors. The Trustees are not assigned any responsibilities unless they ask to serve as a Chair or on a committee.

The conflicts are:

- The Trustees are not named in the Bylaws as a Board member.
- Board members have voting rights, but Trustees are not defined as the Board members. Trustees are granted voting rights in one spot of the Bylaws but in another they are not Board members The question is “Do they have voting rights?”
- The definition of any Past President is an open-ended definition and an exceedingly lengthy list of “Trustees.”
- With a lengthy list of Trustees, the Secretary needs to keep track of the meetings that they attend so that it can be determined if there is a quorum. Without a quorum business cannot be conducted.

# Ramblings from the Peanut Gallery

- The statement that a Trustee has no responsibilities allows a Trustee to not really be concerned about being present at meetings and truly engaged in the business of the Association.

The attendance records of the Trustees were reviewed for the past couple of years and there were situations where Trustees were not meeting the six out of twelve meeting rules but were voting on business of the Board and also effecting whether there was even a qualified quorum.

The Bylaw and P&P Committee discussed these issues with NAHU, and they determined that we did have complicated Bylaw situations and needed to do a clarifying Bylaw change. NAHU also indicated that most of the Chapters no longer allow Trustees to vote on the Board. The intent of Trustees is to operate as mentors for the Board and Executive Committee.

The Bylaw Committee, which was made up of three current Board members and two Trustees, recommended to the Board that the Bylaws in the area where Trustees are addressed should define:

1. Who is considered a Trustee?
2. What the role and expectations of Trustee
3. The voting rights of a Trustee

The Committee's recommendation was made to change the Bylaws to capture those answers:

- Trustees are redefined as a Trustee Advisory Council and is limited to no more than five members that have served as the most recent Past President.
- The Trustee Advisory Board is a member, in good standing and can also include the current State President or a National Officer.
- There are no specific responsibilities assigned to the Trustee Advisory. The intent is that they will be an Advisor to the Board in a mentoring capacity.
- The Trustee Advisory Council is not part of the Board and thus has no voting rights.

The question has come up on why limit the Trustee Advisory Committee to five recent Past Presidents instead of just all Past Presidents? This association has been around a long time and there are a large number of members that have served as Board members and President of this association throughout the years. Some have been very faithful to the association and their service is appreciated and respected. Keeping this Trustee group small will allow this group to continue to be engaged and effective. By limiting the period to look back on who can serve as a Trustee Advisors will allow space to open on this Council for new upcoming leaders to serve. Those that have given so much will have an opportunity to step back. This industry is changing, and younger people are coming into the business. We need to make a place and provide an opportunity for these younger members to grow and develop leadership skills. The Board of Directors of this Association dedicate a large amount of time and energy when they are serving. Younger more recent Board experience will help keep the association healthy to change with the times. We must offer a path for future leaders to move us forward.

We have seen exciting changes in DAHU in the last few years. At the NAHU convention, NAHU members voted a new name and branding which will be effective in 2023. With the changes in the industry, they have seen that we must update who we are as and organization. As one of the old grey-haired members of this Association I am excited to see younger professionals join and participate. We and they are building on the future of the business and the Association. Each of us that has been in this industry for a long time need to promote, support and mentor these upcoming leaders.

Please attend the August meeting. The program will be great, they food will be great (especially the desserts!), and the fellowship will be great. Please vote for the future of this organization.

Rita Rolf, Immediate Past President

# Legislation, Policy & Politics

## KEY CONTACTS – PLANNING THE FIRST DATE

We are mobilizing our Grassroot Initiative. It's called the Key Contacts Program. Members who want to be the go-to person prior to or when their specific legislator(s) are considering legislation and/or policies that directly impact our industry are "Key Contacts."

You don't have to do it alone. This program was created with the novice in mind. No matter your comfort level with the material or the legislator, you are "\_\_\_ enough" to deliver the message.

It's our DAHU goal that we pair all Dallas-Area Texas Senators and Representatives with at least one Member-Constituent. Can we make that happen? There are many without a Key Contact.



Go to [WhoRepresentsMe](#), enter your home address, and email the screen shot to [KeyContacts@tahu.org](mailto:KeyContacts@tahu.org). Next month, we invite them to our September Legislative Forum... A great First Date!

Representative	Key Contact Assigned	Senator	Key Contact Assigned
<b>Rep. Tan Parker</b>	Ed Oleksiak, Debbie Gilbert	<b>Sen. Nathan Johnson</b>	Mark Bellman, Yun Chalif
<b>Rep. Scott Sanford</b>	Bryan Cooper, David Perry, Reid Rasmussen	<b>Sen. Drew Springer</b>	Bryan Cooper
<b>Rep. Jaren Patterson</b>	Taylor Kirkhart, Jennifer Stanley	<b>Sen. Jane Nelson</b>	Taylor Kirkhart, Jennifer Stanley, Debbie Gilbert
<b>Rep. Jeff Leach</b>	Rita Rolf, Andra Grava, Peter Young, Steve Neuner	<b>Sen. Angela Paxton</b>	Rita Rolf, Andra Grava, Peter Young, Paula Harrington, Steve Neuner, David Perry, Reid Rasmussen
<b>Rep. Candy Noble</b>	Paula Harrington		
<b>Rep. Bryan Slaton</b>	Eva Boucher	<b>Sen. Bob Hall</b>	Eva Boucher, Tamela Southan
<b>Rep. Morgan Meyer</b>	Stephen Snyder	<b>Sen. Royce West</b>	Stephen Snyder
<b>Rep. Ana-Maria Ramos</b>	Yun Chalif		
<b>Rep. Jasmine Crockett</b>	Tamela Southan		

## MEDICARE MINUTES

NAHU member Justin Brock's article detailing the issues with the new Medicare Advantage rules on third-party marketing and compliance. [Medicare Expert: Medicare Advantage Third-Party Marketing Compliance Misses the Mark \(newsweek.com\)](#)



Enrolling in Medicare can be confusing. In 2020, about 1.4% of beneficiaries — an estimated 776,200 people — paid a late enrollment penalty,\* which drove their monthly cost up about 27%.

**Individuals can only sign up during one of the following enrollment periods:**

## **Initial Enrollment Period (IEP)**

People become **eligible** for Medicare Part A (hospital care) and Part B (outpatient care) the first day of the month they turn 65. Individuals do not need to sign up if they have coverage through an employer.

People who want to sign up have a seven-month period to apply. If they enroll during the three months before their 65th birthday, then their Part A and Part B coverage will take effect on the first day of the month in which they turn 65.

For those who sign up during the month they turn 65 or the three months that follow, Part A coverage takes effect the month they turn 65. The start date for Part B coverage for this group varies, from the month after they turn 65 to as many as six months after they turn 65, depending on when they submit their application.

Starting January 2023, the start date for Part B coverage is the first of the month after an individual applies.

Individuals who start receiving Social Security Benefits before age 65 are automatically enrolled in Part A and Part B the first day of the month they turn 65. They can opt out of Part B if they are on an employer-sponsored health plan.

## **Special Enrollment Period (SEP)**

This sign-up period is for special situations. For example, people who leave employer-sponsored coverage after turning 65 have up to eight months to sign up for Part A and Part B without incurring a late enrollment penalty. The application process includes a requirement to submit an employer-signed form to confirm coverage. Part B takes effect the month after a person signs up. Part A's effective date is six months before a person's Part B effective date.

## **General Enrollment Period (GEP)**

This Part B sign-up period is for individuals who did not apply during their IEP and do not have employer coverage. Applications are submitted between January 1 and March 31. Part B coverage does not take effect until July 1.

Starting January 2023, the start date for Part B coverage is the first of the month after an individual applies.

*\* The late enrollment penalty is 10% for each 12-month period an eligible person goes without Part B.*

Questions? A licensed, professional agent or broker can help you enroll in coverage that suits your needs and budget.

# Mark Your Calendar - 3<sup>rd</sup> Wednesday of the Month

## COST INCREASE!!

Addison Marriott Quorum, 14901 Dallas Parkway, Dallas, Texas 75240

Lunch service starts at 11:30 AM.

Meeting begins around 11:45 AM

Meeting concludes around 1:05 PM

## Monthly Meeting Line-Up

**Click the cart to lock in your 2022-2023 Rate.**

**August 17<sup>th</sup>** – What is a Captive

September 21<sup>st</sup> – 2<sup>nd</sup> Annual Carolyn Goodwin Legislative Forum; Featuring our TAHU Lobbyists, PCMA Lobbyists, Local Legislators, and more. Sponsorship opportunities available. Contact Suzanne Crim.

**October 19<sup>th</sup>** – TBD

**November 16<sup>th</sup>** – Dependent Audits – 1 Hour CE

December 21<sup>st</sup> – Happy Hour

January 18<sup>th</sup> – Compliance Day; 3 hours of Ethics, 5 hours CE total.



## In a CE Crunch??

Not all DAHU's meetings feature Continuing Education credit. That's ok! You can rack up **5 hours**, including the **3 mandatory hours of Ethics**, during our January CE Day! Or, check out Lonestar AHU!! They meet virtually each month and typically offer CE. Registering at [www.lonestarahu.org](http://www.lonestarahu.org).



# Welcome to the Club!

Sid	Blache	Blache Health Benefits
Lila	Camacho	Next Level Insurance Agency
Brandon	Jones	The Jones Agencies
Bryan	Cooper	Insperty

## Welcome Members!

We hope you enjoyed our Member Orientation! Logistics were bumpy, and we do apologize. We know that the first time something is tried, there's bound to be bumps. Many of us are professionals at bump-smoothing. So, we all recognize and appreciate great customer service. That's why I personally tip my

hat to Benefit Administration by Design, the Orientation Sponsors. who rolled with it! Now, a word from BABD.

*Benefit Administration by Design LLC (BABD) wants to say thank you for attending DAHU's Membership Orientation. As we approach the fourth quarter, we look forward to providing you with relief during such a busy season. BABD is your local TPA that provides CDH and COBRA Management Solutions through extraordinary customer service and benefit administration. We are excited to meet you at upcoming DAHU events. You can connect with us by visiting our website, sending us an email, or connecting with us on LinkedIn.*



## THANK YOU TO OUR NEWSLETTER SPONSOR



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- 24-48 hour quote request turnaround time for 1-50 employees
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## Partnership Opportunities

The following monthly packages are available for our Membership Meetings.

<input type="checkbox"/> Solution Sponsor	<input type="checkbox"/> Speaker Sponsor	<input type="checkbox"/> Supporting Sponsor	Mic Time		<input type="checkbox"/> Table Topper	Seat-Drop		Reserved Lunch Table	
			<input type="checkbox"/> VIP	<input type="checkbox"/> Basic		<input type="checkbox"/> Monthly	<input type="checkbox"/> All 8	<input type="checkbox"/> Monthly	<input type="checkbox"/> All 8
<b>\$1000</b>	<b>\$500</b>	<b>\$250</b>	<b>\$250</b>	<b>\$175</b>	<b>\$150</b>	<b>\$95</b>	<b>\$750</b>	<b>\$195</b>	<b>\$1250</b>
10-Minutes Mic Time • Prior to presentation	4-Minutes Mic Following Speaker and Presenting Sponsor-Provided Speaker Gift		3 Minutes with a captive audience structured your way.	60-seconds to introduce your brand, your product, and/or you.	Show our audience who you are by decorating our tables!	Leave behind promotional flyers, business cards, or something fun!		Designated prime seating in the front of the room  Lunch tickets locked in at \$35 per plate per month.	
1 Lunch Additional Lunch(es) at the Member Rate			Select Preferred Month(s) <input type="checkbox"/> August <input type="checkbox"/> March <input type="checkbox"/> October <input type="checkbox"/> April <input type="checkbox"/> November <input type="checkbox"/> May <input type="checkbox"/> February <input type="checkbox"/> June These packages are available for the regular Membership Meetings. Special Event Pricing is available by contacting Suzanne Crim.						
Exhibitor Table and Swag									
Registration List									
Featured in Newsletter	Noted in Newsletter								

The following are available every month.

Newsbyte Sponsor			Philanthropy Fund	Job Posting	In the News
Technology Corner	Medicare Minute	Ancillary and/or Value-Add	Monthly	Monthly	One-Time on all platforms
<b>\$95</b>			<b>\$100</b>	<b>\$395</b>	<b>\$95</b>

Sponsor is responsible for delivering materials to Sponsorship Chair for marketing. Failure to timely deliver content may result in the possibility of forfeiting the opportunity. If applicable, Sponsor is responsible for distributing any handouts, swag, and/or flyers to attendees.

Please return the completed form to [DAHU.org@gmail.com](mailto:DAHU.org@gmail.com) and [scrim1995@live.com](mailto:scrim1995@live.com) and include jpeg and vector logo, if applicable.

Thank you for your continued support and partnership!

Suzanne Crim, DAHU Sponsorship Chair, 214.984.4444