



President's Message

Leading Through Lessons Learned

AHU has “Membership Drives.” Board Members are supposed to call past, present, and prospective members to touch base and drive membership growth and retention. Typically, the Membership Chair divvies up the lists and asks each Board Member to call their portion and report back. Truthfully, I never completed a single drive from 2014 through 2021:

My reasons: My phone weighs 2000 pounds, my daily word quota is usually met before 10 AM, and I’m busy. Three forces collided in January 2021 that forced me to overcome my excuses:

1. Doris Waller’s baby blues’ begging
2. Rita Rolf’s barking
3. The Board’s belief I was going to be Chapter President in 5 months.

So, I picked up the phone and dialed the numbers delegated to me. I mean, who answers their phones these days? With that frame of mind, I went down the list, leaving mumbled voicemails, and checked the box. Feeling proud and accomplished, I moved on. I’d done my part.

You know what happened? Some of you called back – and I returned the call. (Yes, I let it go to voicemail, read the transcript, gathered the strength, and hit redial.) Those conversations started me on my journey towards understanding why it was that I wanted to be in the Association and why I was willing

to step into leadership. I realized after many years of standing in the back of the room, coming in late, leaving early, and only talking to a handful of folks, I was going to be at the front, unable to hide; and so it better be a good use of my time.

I’m not sure if I followed the playbook for a membership campaign, but I had a focus. I wanted to know why people were/not involved at the local level. So, I asked Candidly. Honestly. Emphatically. Three conversations from January 2021’s Membership Drive, filtered and reframed in my mind as is common with the passage of time, stand out.

1. Ted said that certain brokers/agencies use unlicensed agents to sell products, and we don’t do a thing about it.
2. Jamie said that his heart is in public service and giving back, and we don’t dedicate the time where it counts.
3. Karen said that she didn’t feel the support necessary to be successful on the board, and she doesn’t want to be set up for failure.

Learned Lessons Shaping Leadership

The lessons learned from those conversations have shaped the way I approach this leadership position.

(In)Effective Communication

The first lesson, applying it to the position about which I know the most, is that we do too much on the legislative and regulatory fronts to not communicate effectively to our membership. Case in Point: TAHU did do something about the bad practice of which Ted spoke. Unfortunately,

the drafted legislation combating this practice, [HB 2118](#), would have placed a huge burden on agents and brokers who were legitimate while missing the intended bad actors. So, we didn't cross the finish line, but we are in the conversation speaking on your behalf. We are working during the off session to firm up policies, bills, and regulations that hit the target and minimize collateral damage. We have tried to pass down this information through our Newsletters, Facebook and LinkedIn postings, and updates during the membership meetings. We will continue to improve upon this, and we welcome feedback. Moreover, if you have something you want us to investigate, legislate, or debate, send an email to your [Legislative Council](#).

Serving a Community-Centered Organization – One That Wants a Partnership and not just a check.

Sitting at a round table in Austin, having one of my first memorable conversations with Eva (long-time member), I learned about her involvement in the Texas Therapeutic Riding Center. My conversation with Jamie sparked an idea...

Ready.Fire.Aim. Let's partner with the Horses – and really partner with them. We invited Shelby Nicoletti to our November Meeting where she showed us how her organization honors Veterans by giving them the sense of movement where there otherwise is none (apropos for Veteran's Day Honorary Meeting). In December, we asked our members to come celebrate with a free Happy Hour and to bring a stocking stuffer for some of the horses. Now, we are on to the big event!

On May 7th from 3PM – 7 PM, we are hosting our first ever DAHU Derby Day benefitting Texas TRC. We anticipate a family-friendly afternoon. Again, if I have to be somewhere, I need it to be fun and kid friendly. This is on the money,

figuratively anyway! There will be no gambling or betting. We must keep it legal. Any funny money will be for entertainment purposes only. We will have the [Odessa Chuck Wagon Gang](#) feed us their world-famous barbeque, mint julips, fancy hat contest, outside games of cornhole and horseshoe toss, horseshoe decorating for the kids, the Kentucky Derby playing on the big screen (side of the barn), and some entertaining funny money card tables.

Supporting Those Who Serve and Setting Us Up for Success

Needless to say, I empathize with Karen and relate to her sentiments. I'm not the typical president; I only served in one chair – legislative – and did not come up the ranks. I've spent the vast majority of my time on the DAHU Board lost and confused.

That's why I'm committed to "training up" and "training within" the local chapter – and then sharing those resources with our sister AHUs. I'm developing a New Member Packet and a Board Member Packet. I'm attending NAHU's virtual and free *Leadership Academy* Courses. You should, too! I'm reaching out to past presidents, new members, and all levels in between. I want to know your "why" and "why not." Armed with that information, we can support, serve, and succeed.

If you have words of encouragement, constructive feedback, general questions, or a single complaint (but only one!), email Dahu.org@gmail.com and she'll make sure it's addressed.

Cheers! Jen Stanley, President



Ramblings from the Peanut Gallery

Love Is Like a Fungus.....

The month of February is the month of LOVE. We have Valentine's Day on the 14th. The National Retail Federation estimates that American's will spend between \$175 and \$210 this year celebrating the holiday. Candy, flowers, candlelight dinners, and romantic dates. Should we be using these numbers as a target on how much we are loved?

The CDC has declared February American Heart Health Month when all Americans need to take time to focus on their cardiovascular health. The Division for Heart Disease and Stroke Prevention is shining a light on hypertension (high blood pressure), a leading risk factor for heart disease and stroke. Your doctor might have sent you a card reminding you to have your blood pressure checked or, as my doctor did, recommend you have a baseline EKG (it is free so why not!!).

With all this talk about love and health why is it that Life Happens has designated Life Insurance Awareness month in September and not February? What is the greatest gift of love you can give? Life Insurance, of course. Flowers die, chocolate melts or ends up on the hips, but Life Insurance is the gift that keeps giving!

I started in this business answering the phones for a Life Insurance Career Agency. A life insurance agent's job was to find people who needed an insurance program. Our guys and gals would prospect newly married couples and people that had new babies. They would go and sit around the kitchen table at night to discuss the benefits of Life insurance as protection or as an investment. Once they convinced the prospect to buy a policy there was a lot of back and forth with medical exams and paperwork. Finally, the policy was issued. The agent went back to their home and gave them the policy in a nice leather like folder. Service was easy, changes in bank drafts needed to be processed and addresses needed to be changed. The agent followed up every year to see if things had changed and maybe the family needed more coverage, so the agent re-wrote or sold other policies.

The job was never done because there were also claims. I remember when a claim happened the agent would file the paperwork, get the check (yes, they issued actual checks!), and delivered it to the grieving family. I was in my very early 20's and I thought that part of the job would really suck! As I have gotten older and more mature in my understanding of what our business is about, I see that the claim check deliver is really the most important and most satisfying part of the job. You convinced the family they needed the protection and the unthinkable happened. You had educated them and provided the opportunity to buy a product that did what it was designed to do. It helped keep the roof over the family, it kept the kids in food and shoes and allowed the family time to grieve, heal, and start the next chapter while not having to worry about how the bills were going to get paid.

When I started in the benefits business the medical carriers required that you sell at least \$5000 - \$10,000 of group term life with the medical plan. Then somewhere along the way laws were passed that did not require this coverage. We see more and more clients skip offering Group Life to their employees. We present it. We talk about it, but with health premiums so high a fair number of clients will pass on a benefit that could really help a family. Let's face it \$10,000 will usually cost less than \$5 per employee per month and will barely pay for a funeral. It is a cheap benefit.

What is life insurance? At Unum our RVP used to say life insurance was just toe tags and body bags. Nothing fancy. In his mind any knucklehead could sell it. I had a conversation with a broker in West Texas a few years ago and apparently someone in her office had gotten into a sticky situation with a disabled employee while changing group life carriers. The carrier rep told her one thing, but the outcome was a lot different. Her comment was, "Rita, life insurance is not that easy. We don't train these newer people how complicated it can be!". Yes, life insurance is not as easy as toe tags and body bags.

Do you sell Basic Group Life to your clients? Do you sell supplemental life to your client's employees? Do you understand how to talk to employees about this valuable protection? When I was a carrier rep, I remember brokers would get annoyed with me at enrollment meetings for taking too much time to talk about life insurance. And why the employee needed it. Of course, they were happy when I got high enrollment participation at a 15% commission! They felt like it should be presented like this: "There is this additional life insurance that you can buy if you want. Let's move on to the dental and vision". What

is more valuable to a grieving widow, good dental insurance or money in the bank earning interest to replace the income that is lost because her husband passed away?

The world is a risky place and Central Expressway north of LBJ in or near the HOV lane is even more risky. What do we do as financial professionals? We help educate clients on risk and how to mitigate those risks. Should one of our tools not be life insurance? Should you partner with a professional that sells individual life products? Should you be offering a voluntary term alongside a permanent product? Do you know why your clients need both?

There are pros and cons to group life through an employer. From my conversations with employees there are many that only have what the employer offers and that is not enough. That coverage is tied to that employment so what happens when you leave the employer? It is easy to buy since there is some guaranteed issue amount. It is very inexpensive, and you can pay through payroll deduction. We can all agree that Group Term life is not perfect, but it is better than no coverage at all.

As financial service professionals we need to be looking at the overall needs of our clients, not just if they can go to the doctor or get their teeth cleaned. With the career life insurance agency system pretty much gone who is sitting around kitchens tables talking the people about life insurance? Are there many employees that are totally under insured in this area? There seem to be a lot of GoFundMe requests asking for funds to pay for funerals and help families with expenses because of an untimely death.

If you are not looking at the overall financial wellness of your clients, then you might want to examine how you can be a better partner. It can start with the Gift of Love, Life insurance.

Rita Rolf

February 2022

Legislative News

Lone Star State Updates

Go VOTE! IT COUNTS

The primary is TOMORROW!!! And if you think your vote doesn't count, think again. Less than 2% of registered voters elects the candidates who face off in November.

Districts were redrawn, so confirm your precinct and district using this interactive [map](#).

PRIMARY INSIGHTS BROUGHT TO YOU BY OUR LOBBYISTS

On Wednesday, the Meroneys are going to give us the Primary run-down at 12 PM.

Join Zoom Meeting

<https://protect-us.mimecast.com/s/lsXqCKryjWc878oQsMNFLe?domain=us02web.zoom.us>

Meeting ID: 320 238 2793

One tap mobile

+13462487799,,3202382793#

Dial by your location

+1 346 248 7799

Meeting ID: 320 238 2793

Key Contacts Kick-Off

This year's Capital Conference was a level-setting and rebooting of the importance of having a consistent connection with those who represent us. Let's try something new.

We are coming home from Washington DC with Talking Points. Since we didn't meet a single Congressman on the Hill, we get the opportunity to do a "soft kickoff" of sorts. If you want a front-row seat (from your own couch) as a spectator, email KeyContacts@tahu.org and send a screen shot of the results: <https://wrm.capitol.texas.gov/home>.

We will get some dates and times scheduled, coordinate some calls, and have an open-invitation for you to sit back and get involved all at the same time. No pressure.

If you are a pro at this, why not reach out to your Legislator(s) and see if they want to come to our Wednesday luncheon? We meet the 3rd Wednesday of each month. There is only one reason why that won't be successful – we don't make the call.

NEW 2022 NAHU Agency Dues Model



Agency Dues Model 2022, NAHU's new program for dues payments for multiple members from one agency, is an easy and effective way for your agency to manage individual NAHU memberships and maximize the benefits available to you. It features:

- deeply discounted fixed monthly rates for the agency to pay. Rates are based on the number of eligible agency members (EAMs) and there are eight size categories.
- a streamlined billing process— one invoice, one renewal date, one payment
- company ownership of the membership slots—if a person on the membership billing leaves your employment, you select the new member replacement.
- unlimited access to members-only information on NAHU website
- full access to the NAHU Compliance Corner for members on list-bill, including monthly webinars

This type of membership is available to agencies that enroll 100% of EAMs—defined as producers in your agency who sell employee benefits, individual health insurance, Medicare or other health-related products, as well as account managers and compliance professionals who are on staff and work with clients. (It would not include a person whose job was strictly life insurance or someone who was strictly P&C.)

Click [here](#) to complete the Agency Dues Model 2022 Eligibility Form. Complete the NAHU ADM 2022 Enrollment Form found [here](#). It includes agency information; number of eligible agency members (to verify eligibility) and agency contact information.

To get more information, [watch this video](#) or download the [Agency Dues Model 2022 Marketing Brochure](#).

If you still have questions, check out our [Agency Dues Model 2022 frequently asked questions](#). If you are a chapter leader and want more detailed information on how the ADM 2022 works, check out the [Agency Dues Model 2022 for Chapter Leaders](#).

Donate to TAHU Pac by completing the [online form](#).

Financial Health & Wellness

We are proud to announce the first annual 2022 DAHU Financial Health in the Workplace Workshop, April 20th from 10-3PM.

The pandemic was a health crisis that became a financial crisis. As stewards for our clients' physical health, the pandemic has taught us that we must also play a role in ensuring our clients' financial health.

We will feature four speakers, including NAIFA-Incoming President, on topics relating to financial health in the workplace.

Contact Louis Harbour, Sponsorship Chair, at DAHUsponsorships@pm.me for sponsorship opportunities.

Louis B. Harbour, CFP®, CHSA®
Retirement Benefits Strategist
(469)831-0867

WELCOME NEW MEMBERS!

Jefferson Nash, CPA	National Independent Insurance Agency LLC
Matthew Snyder, President	Equipoint Partners, LLC
Rebecca Bilbrey	Abundant Medicare Solutions
Stephen Menzia	Symetra
Nancy Odom	Aflac
Kris Cox	Blue Cross Blue Shield
Cynthia Bailey	Benefit Administration By Design LLC
Brad Milam, CPA	Benefit Administration By Design LLC

Message from the Pres: Expect a call from a fellow member... I'm making them learn to pick up the phone! Lessons are learned when we lead.

Medicare Minute

NAHU is the only trade organization representing professional agents and brokers who work with Medicare beneficiaries and products. A long history of working on Medicare issues on Capitol Hill has resulted in strong relationships with legislators. In addition, growing influence with the Center for Medicare and Medicaid Services (CMS) makes NAHU your valued choice for advocacy and professional development. Check out the [Medicare Certification Course](#) with bonus CE.

Bite-Size Basics Brought by Burkholder: Part A

I'm Karen Burkholder, and I'd like to walk you through the evolution of Medicare in bite-size pieces. We can't combat "Medicare for All" if we don't understand the foundation of Medicare.

In this bite-size blurb, I'll give a bit of background about Medicare and how it all started, a brief explanation of the first letter (A) and introduce the big changes to Medicare.

Medicare was signed into Law in 1965 by President Lyndon B Johnson. It was set up so that no matter the health or income of anyone 65 and above could have access to hospitalization at a reduced rate of 20% cost to the senior for 150 days of Hospitalization/Skilled nursing/some home health/Hospice care.

In simple terms, it gets you 150 days in the hospital after you are 65 with the Government guaranteeing that it will cover 80% of those hospital costs. They named this portion of prepaid Medicare as Part A.

You must contribute to Medicare at least 40 quarters (10 years). If not, you will have to pay an additional premium at retirement to receive the Part A benefit. To pay for this coverage, everyone receiving income in the US contributes a portion to the Medicare budget. The 2022 deduction rates are as follows for the American workforce that receives a W2 payroll check. 6.2% employee, 6.2% employer for Social Security, and 1.45% each for Medicare. For self-employed, we send in the full 12.4 and 2.9%.

Congress added the ability for agents to sell Medicare Supplemental insurance to cover the 20% gap in coverages in 1980. In the 1990's, they added Medicare Advantage plans and Prescription drug coverage in 2003.

Next month, we cover Part B.

Letters from the Legislators: Stabilization through MA and Telehealth

In a strong show of support for Medicare Advantage, Reps. Mike Kelly (R-PA), Tony Cárdenas (D-CA), Brett Guthrie (R-KY), and Earl Blumenauer (D-OR) led a bipartisan group of 342 Members in the House. The signed letter to CMS Administrator Chiquita Brooks-LaSure asks CMS to keep Medicare Advantage strong and stable:

"As the Administration considers updates to the program for plan year 2023, we urge you to provide a stable rate and policy environment that ensure Medicare Advantage can continue to provide the affordable, high-quality, patient-centered coverage our constituents rely on every day."

Brian Schatz (D-HI) and Roger Wicker (R-MS) led a bipartisan group of 45 lawmakers in a letter urging Congressional leadership to extend pandemic telehealth flexibilities and work on legislation to make them permanent. Congress recognized the importance of telehealth and included provisions in COVID-19 legislation to increase access to telehealth services for Medicare beneficiaries during the pandemic. We strongly support permanently expanding Medicare coverage of telehealth and removing other barriers to the use of telehealth because of its ability to expand access to care, reduce costs, and improve health outcomes. While Congress prepares to enact permanent telehealth legislation, we urge you to include an extension of the pandemic telehealth authorities in must-pass government funding legislation in February.



NAHU Leadership Applications

NAHU is excited to announce that [volunteer applications](#) are now available for the 2022-2023 DEI Committee, Legislative Council, Media Relations Committee, Membership Council, Leading Producers Round Table Committee and Professional Development Council. Apply now to be considered for a position. **Applications are due no later than March 21.**

The Diversity, Equity and Inclusion (DEI) Committee provides experiences that actively engage members in learning from each other to mitigate unconscious bias, educate on racial injustice, exclude discrimination of all forms, increase equity and foster inclusion throughout the organization. This is a new and dynamic committee. If you have any questions, please contact [Illana Maze](#).

The Legislative Council provides policy advice to the NAHU Board of Trustees and promotes communication concerning NAHU's government-affairs efforts to NAHU's members and chapters. The Council is looking to fill just a few positions, but there are many subcommittees and working groups of the Council that need members too, so we encourage all members with a strong interest in health policy to apply. If you have any questions, please contact [Mo Abdelaziz](#).

The LPRT Committee recognizes health insurance producers whose skill and experience have placed them among the most successful sales professionals in the industry, as measured by new sales and a maintained book of business. The committee reviews and sets the criteria for qualification and proposes means of publicly recognizing qualifiers as well as developing programming and benefit options. This committee is looking to fill multiple positions. If you have any questions, please contact [Brooke Willson](#).

The Media Relations Committee strives to educate NAHU members on the media tools available on the NAHU website. The committee will work to consistently have available letters to the editor, op-eds, press releases, PSAs and support when it comes to sharing NAHU's message with media resources. Lastly, the committee ensures that members of the committee speaking on behalf of NAHU will speak with one voice: NAHU's voice. This committee is looking to fill multiple positions. If you have any questions, please contact [Kelly Loussedes](#).

The Membership Council creates, develops, and communicates effective tools that will assist state and local chapters for recruiting and retaining members. These tools will enhance the membership experience as value-added benefits. The Membership Council will work with all other national committees to develop sound strategies to show the value of NAHU's membership and grow the association. If you have any questions, please contact [Bob Tretter](#).

The Professional Development Council believes when we grow individually, our business grows exponentially. As such, it is committed to helping its members to be the best by providing the tools to achieve ultimate success. NAHU recognizes that professional development is important for its members to grow, effectively compete and be nimble in an ever-changing marketplace. This committee is looking to fill multiple positions. If you have any questions, please contact [Farren Baer](#).

Mark Your Calendars

Membership Luncheon & Special Events Meet the 3rd Wednesday of Each Month
Dallas/Addison Marriott Quorum, 14901 Dallas Pkwy, Dallas, TX 75254, USA

March 16 – *Pharmacy Benefits, Josh Golden of Capital Rx*



Josh Golden, Senior VP of Strategy, Capital Rx

Josh is responsible for assessing market trends, evaluating business initiatives, and developing strategic partnerships to support the continued growth of Capital Rx. Prior to Capital Rx, Josh served as Area Senior Vice President at Solid Benefit Guidance, a division of Arthur J. Gallagher & Co. He was responsible for the successful delivery of a wide range of pharmacy consulting solutions to Fortune 500 employers, government entities, labor unions, and health plans. Prior to joining Solid Benefit Guidance in 2016, Josh was the Practice Leader of the Employer Consulting Segment of Pharmaceutical Strategies Group, LLC. He has also held strategic consulting positions at Aon Hewitt, Mercer Human Resource Consulting, and Buck Consultants. Josh has a Bachelor of Science degree in Industrial and Labor Relations from Cornell University.

“Pharmacy Benefits Is Broken... But You Can Help Fix It.”

Pharmacy benefit costs are increasing at an unchecked rate and employers are feeling the squeeze. The cost of a single specialty drug can send a small employer’s benefit budget into the stratosphere. As drug costs go up, plan members struggle to navigate the complexities of this ecosystem. And at the center of it all is the traditional PBM – earning immense profits off the dispensing of drugs and the handling of back-end rebates. Fundamental change is possible, but not without the involvement of strategists like you. In this session, we’ll discuss the role that brokers and consultants can play in reshaping this broken system for the better.

April 20 – *Financial Health in the Workplace Workshop – 10AM-3PM*

May 7 – *DAHU Derby Day FUNdraiser benefitting the [Texas Therapeutic Riding Center](#)*

May 18 – *Broker Compensation Disclosures, Misty Baker of BenefitMall*

June 15 – *Compliance Assistance on Mental Health Parity, Christine Robbins, Senior Advisor for Health Investigation, U.S. Department of Labor, Employee Benefits Security Administration*

Christine Robbins is a Senior Advisor for Health Investigation in the Dallas Regional Office of the U.S. Department of Labor, Employee Benefits Security Administration (EBSA). EBSA enforces Title I of ERISA for employer-sponsored pension and welfare benefit plans. In the health and other welfare benefit plan area, Ms. Robbins has conducted or supervised many complex plan and service provider investigations, including investigations involving MEWAs; large, self-funded plans; claims administrators; and insurance issuers. Ms. Robbins is a licensed attorney, with a J.D. from Georgia State University and an M.B.A. in Finance from Case Western Reserve University.

July 20 – *Medicare Summit*