

Dallas Association of Health Underwriters

THE LAND OF THE LIVING

Maybe it's because of my social anxiety, the struggle of not being “___ enough,” or maybe I'm just chronically tired. Either way, my physiological response to the thought of “doing more” is to do nothing. For most of my life, I didn't have enough _____ to overcome the paralytic inertia that was my homeostasis. However, through the help of a supportive husband, super silly daughters, a couple sessions of “brain tapping,” and a small pharmaceutical cocktail, I have just the necessary amount of force to overcome inertia, get out of my head, and step into a new way of thinking and living.

My New State

My new normal is doing no less than three things at a time. At any given second, my new normal consists of a combination of mothering, consulting, volunteering, reading, learning, listening and/or leading. (I'm usually walking at my standing treadmill desk simultaneously.) Now, I'm not bragging. Rather, I'm acknowledging that I'm finally moving into the Land of the Living. Most of you have inhabited this Land for years.

Immigration or Emigration

Yes, I'm an immigrant into the Land of the Living. I left my old land of entanglement and entered a land of freedom. I'm new to this land. I'm finding my way, meeting new people, being exposed to new ways of thinking, and trying to find my place. Yup. You may have seen me wondering around, fumbling, maybe falling. I passed by the Curmudgeons upon entry, talked with Nosy Parker down the street, ran into Busy Body up the road, and sat with Wet Blanket when I needed to cry. If you helped me up, thank you. Your acts of kindness taught me how to be kind to others. If you offered me direction, thank you. I need guidance.

On my way in, I noticed some people emigrating. This is perfectly normal, right? Maybe you have retired, bought a house on the lake, took to babysitting grandchildren or your parents, or are preparing for Beulah Land... For those, I wish you joy, happiness, and blessings. However, some people I passed emigrated from the Land of the Living and entered the land of loss and loneliness. This is also normal. Sometimes, we need a change of scenery. Maybe you were treated poorly here. Perhaps you needed a break or a new adventure to somewhere-not-here. Whatever the reason, I want you to know that there are people in the Land of the Living who care about you. I know this because there are people in this Land who care about me. Sure, there are also people who may not care for me personally...But that's ok, because they are caring for others in this Land. And this Land is vibrant because it is a village full of caring people.

One thing the Livings have in common is their dedication to serving others. In a conversation with the Butcher, I learned about her service with the Texas Therapeutic Riding Center. I committed to her that DAHU would partner with the TxTRC for my year as president. On May 7th, come rain or shine, I am keeping that commitment. To date, we have covered the expenses of the DAHU Derby Day. This means that every extra penny will go to the TxTRC. If you can't go because of allergies, bad timing, bad weather, or bah-humbug, that's fine. No judgment there. Can I ask that you make a donation directly to the TxTRC? You can do so by clicking the TxTRC logo on our [page](#).

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



SPECIAL THANKS TO OUR MONTHLY NEWSLETTER SPONSOR!



Legislative News

ELECTION | SELECTION | REFLECTION WHAT TO DO?

Election Exhaustion

On the radio this morning I heard the news anchor talking again about the incident in DC that happened in January 2021. A new recording came out on what was really going on in the White House as the Capital was being overrun. I had to turn the radio off. Have we not had enough rehashing and head bashing over the 2020 election? My attitude is very much like the movie “Frozen” ---LET IT GO, LET IT GO!!!

Does it seem to you that we are always having elections? It was not that long ago that we had the primary elections for the upcoming November mid-term elections. As soon as that was over then we have the May elections which are the runoffs of the primaries. Then it goes full blown TV and junk mail season for the mid-term elections in November.

Texas Props: Property Tax Reform

There are two propositions on the upcoming May ballot about property tax reform. I have researched them and will take the time to stop and cast my vote. *Do you know that what they are?* Unfortunately, the voter turnout in May will be much lower than the 18% turnout that occurred in the March primary. **With all the current discussion about Texas property taxes, don't you think it would be a better idea for more than 18% of Texas voters to decide such an important and expensive issue?**

Big Change Happens Locally

It works the same way for the elections for your local and state NAHU Board members. Don't you think you might want to know a little bit more about the crazy bunch that is running your Boards? TAHU just had an election for the State Board... Did you vote?

Every year in May the DAHU Board holds elections for the upcoming July 1st Board year. Your local association has approximately three hundred dues-paying members. Guess how many members vote in the Board elections each year? In the past, less than 1% have returned ballots and honestly about 95% of those are Board members. Is that not pathetic?

Why do you belong to this organization? Is it for the additional logo in your email signature? Is it because you love this industry? Do you support the lobbying and legislative efforts of the association? Do you want to see this industry survive and young people reap the benefits this industry has provided to you? I know these are my reasons, therefore, I am an active member. You get out of the organization what you put in so if you love it, put something in it and play with us!

Glory, Glory, Hallelujah.

I have been on the DAHU Board a few years now and honestly it is a lot of work. Do the Board members do it because of the great pay? Nope—totally a volunteer position. Do they do it for the personal glory? Nope – there is no glory in spending hours stuffing swag in donated or having to stay to clean up after the party is over. Oh, we were there early, too, getting things set up for more glory. And don't forget the follow-up messaging. Hours. And when it's over, we immediately ramp up for the next event(s).

Two-Clicks is All it Takes

The ballots are out for the 2022-2023 DAHU Executive Board. The Board is also looking for members to chair committees in the upcoming year. We all know that many hands make the load lighter. Will you be a set of those hands? Will you at least return the ballot? We are making it easy this year, all online, a few clicks and you are done. Can we get 18% instead of less than 1%? It is important so let's all [click here](#) and vote! If paper is your preference, a copy of the ballot is in this newsletter. Sign, date, and send to me via snail mail, email, fax, you can even take a picture on your phone and text it to me! Please just vote!

Rita Rolf

Legislative News

LONE STAR STATE UPDATES

The Texas Department of Insurance has been hard at work recently, publishing proposed rules to implement several new laws passed by the Texas Legislature in the 2021 session. Draft rules are available for review. Your feedback, opinion, perspective, anecdotes, etc. for each are important to us. Email LegeCouncil@tahu.org. Here are the ones of top priority:

- Creation of a statewide All Payor Claims Database (APCD) - May 4, 9:30 a.m.
- State Rate Review for Health Benefit Plans
- Provider Preauthorization Exemptions (known as “Gold Carding”) - May 12, 2:00 p.m.
- Independent Review Organizations Exemptions

You can find the links to the published proposals at TDI’s website [here](#).

ACROSS THE NATION

What You’re Not Hearing, but NAHU is Listening

There is a knee-jerk reaction amongst *Republican* Congressmen to dismantle the “Employer Tax Exclusion” anytime there is a need to pay for tax credits. The employer tax exclusion prevents billions of dollars in revenue.

Congress is considering healthcare reform proposals that would eliminate or place a cap on the employer-tax exclusion for health insurance. NAHU is very concerned about these proposals as they would undermine the employer-sponsored health insurance system that provides coverage for more than 175 million Americans. Eliminating the exclusion would eliminate most of the advantages of employer-sponsored insurance, while capping it would degrade the benefit and serve as a tax increase for middle-class Americans.

Biden’s Build Back Better Act Isn’t Better for Us & NAHU Keeps Fighting

NAHU lobbied intensely against any provisions to lower the Medicare eligibility age to 60 or include any type of public option. Neither of these provisions made it into the bill.

We continue to push the Senate to remove civil monetary penalties from the Mental Health Parity Addiction and Equity Act (MHPAEA). Such penalties would only increase the cost of care and penalize employers for network structures that are beyond their control.

- NAHU’s Legislative Council has a Mental Health Task Force. The Task Force has determined that many of the mental health parity problems are due to the lack of providers in the workforce.

NAHU is strongly advising lawmakers not lower the Employer Mandate “affordability” to 8.5% nonindexed. This would increase the cost for employers at a time when it is necessary to maintain and support the employer market.

Operation Shouts!

[Telehealth Expansion Act](#)

[Share your story](#) on Medicare’s Two Midnight Policy

[Share your story](#) on COBRA’s Consequences as Non-Creditable Coverage

Medicare Minutes

PART C? THE PART WITH DIFFERENT NAMES

Last month we went over Part B and the D of Medicare. Now let's start the discussion on Part C. This plan has several different names.

Part C

Medicare Advantage (MA)

Medicare Advantage Prescription Drug (MAPD)

If you choose to have Part C, the private insurance company provides the insurance, not the federal government. depending on the MAPD plan, you will not have an additional premium. So, the only monthly expense is the Part B premium. Your insurance is with a private carrier, but you are paying Medicare for your Part B coverage. If you stop paying Part B, your Advantage Plan will also stop. Part C works similarly to the group health plans. They have networks as well as copays and MOOP. If the client goes out of network, they will be responsible for any costs for that service.

As with all Government contracts, the carrier must meet specific benchmarks to continue to receive the premium on your behalf. The carrier continually monitors how well these benefits are used and submits reports to CMS to show progress for each plan and the benefits.

The carriers have also added bells and whistles to the base plan to entice you to join. These can include dental, vision, hearing, and gym memberships. Yep, that retired football player is ringing in my head right now. That ad makes it sound like you are entitled to these benefits from the government. NO, it's the carrier trying to get you to enroll in their plan! Remember, it's only a benefit if you need it.

There are only certain times of the year that you can enroll in a Part C plan.

1. You have your, Initial enrollment (IEP) into a Part C plan is the same as enrolling for Part B.
2. Next is the Annual Enrollment Period (AEP), from October 15 to December 7. You can change plans at this time for a 1/1 start date. Your agent should go over any changes in your current plan, and if your health needs have changed, you can switch plans and carriers.
3. January 1 to March 31 is the open enrollment period (OEP), which means if you chose poorly in AEP or find out your PCP is no longer in the network, you could switch to another Advantage plan. I call this the ops period. You cannot switch any other time of the year unless you meet specific criteria for a Special Enrollment Period. (There are exceptions, but they are too numerous to go into in this section.)

You cannot have an Advantage plan and a Medicare Supplemental plan simultaneously. You cannot choose a MA-only plan and add a separate drug plan. If the Part D plan is the last application to be filed with Medicare on December 7, you will not be able to change to an Advantage plan during the OEP time frame. If this happens, you can add the Medicare Supplemental plan, but you will have to go through underwriting to qualify.

Next month, more on Part C.

AND – Don't forget to clear your calendar for the 2nd Annual Medicare Summit featuring a Murder Mystery at Grand Gatsby. Question is... Who Done It?

Medicare Minutes

Medicare Summit & Murder Mystery at Grand Gatsby "Who Done It"

July 20th Tentative Agenda

Showtime: 9:00 - 9:45 Registration / Java time with Vendors

Opening Ceremony: 9:45 - 10:00 Pledge/Prayer/Rapid Fire Sponsors (3)

5 Breakout Sessions: 10:00 to 4:20 (lunch included)

10:00 - 10:50 Session #1 - Speaker TBD

11:00 - 11:50 Session #2 - Speaker TBD

11:50 - 12:20 Mix & Mingle with Vendors - Lunch

12:30 - 1:30 Panelist Here from the Experts - Supplement / MA / Group Medicare?

1:30 - 2:20 Session #3 - Speaker TBD

2:30 - 3:20 Session #4 - Speaker TBD

3:30 - 4:20 Session #5 - Speaker TBD

4:30 - 5:00 Raffle Drawings / Mix & Mingle - HH with Sponsors

5:05 - 6:30 Murder Mystery @ Grand Gatsby "Who Done It" w/ heavy Hor'd serv & 2 drink tickets

Thank you for supporting our local chapter and helping educate and provide quality Medicare Solutions to our clients / consumers!

Sponsorship Opportunities

Medicare Summit Key Sponsor \$3,500 – 1 Slot available

Our premier speaker / sponsor headliner. Keynote speaker to provide luncheon presentation, Vendor Table & Signage, Headliner on all membership communications, website postings and DAHU website and FB Account.

Medicare Education Sponsors -\$2,500 – 4 Slots available

Keeping agents in the "Know" – 10-minute intro before each event speaker, vendor table & signage / listed on all event promotion on the eblast / website / event communications / DAHU website.

Medicare Summit Mix & Mingle / Raffle Sponsor – \$2,000 - 2 Slot available

Host of Raffle Drawing throughout the day - Rapid Fire intro during registration, vendor table & signage / listed on all event promotion on the eblast / website / event communications.

Medicare Murder Mystery Sponsor - \$2,500 – 1 Slot available

Host of the Murder Mystery event – open the session 10 minutes and then present the closing dialogue to present the "Who Done it"; Rapid Fire intro during registration, vendor table & signage / listed on all event promotion on the eblast / website / event communications.

Medicare Vendor Table Sponsors – \$1,500 - 4 Slots available

Attend as a table sponsor only, mix and mingle with our agents to share your business portfolio. Listed on all event promotions.

**All Sponsors are encouraged to have at least 1 subject matter expert to present as part of the Speaker Breakout Sessions*

[Let's Make this a Win - Win!](#)

All Sponsors will be listed on www.dahu.org website – 2022 Medicare Summit Page – Please forward: Logo / website / contact information / 3–5-minute video / tagline. We want to make you shine and develop new brokers / partners for a successful 2023 Medicare Open Enrollment season. Also, we'll have the raffle prize drawing / HH.

Mark Your Calendars!

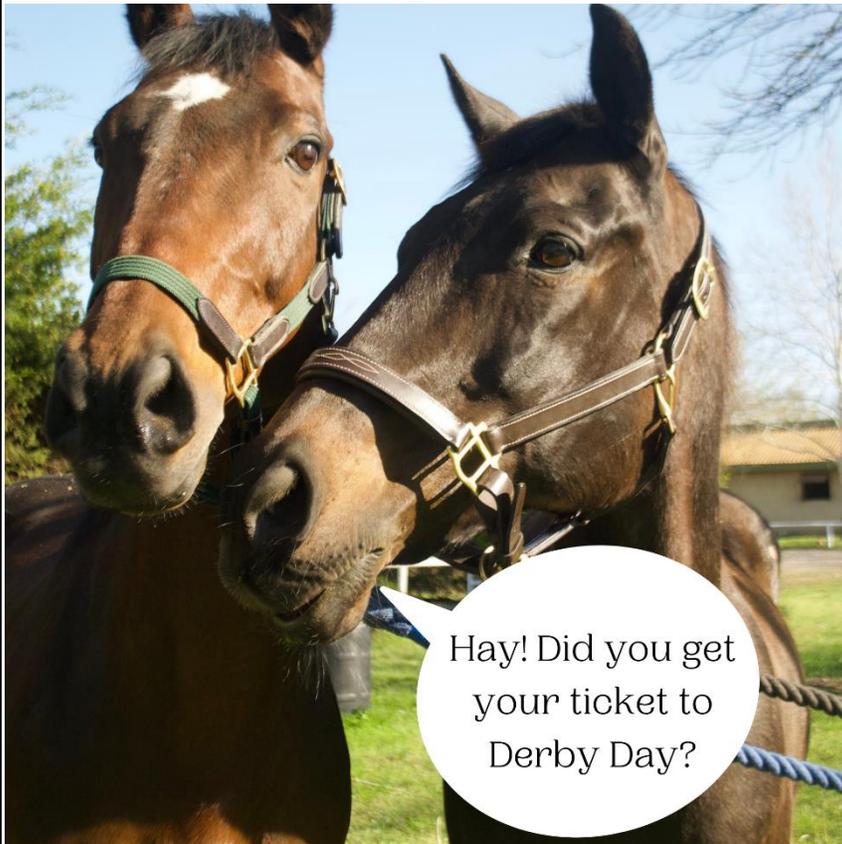
3RD WEDNESDAY OF EACH MONTH

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

June 15 – *Compliance Assistance on Mental Health Parity – What Brokers, Carriers, and TPAs Need to Know... Because the Employer Will Ask. Christine Robbins, Senior Advisor, DOL*

July 20 – *2nd Annual Medicare Summit featuring a Murder Mystery. Click [here](#) for a sneak peek!*

SPECIAL EVENTS ON DIFFERENT DAYS



Saturday, May 7th

4 – 7 PM

Honor Equestrian

3800 Troy Road

Wylie, Texas

[Register](#) for the 1st Annual DAHU Derby Day benefitting the Texas TRC.

Thank you to those who have partnered with us, Texas Therapeutic Riding Center, and the Veterans, children, and families who benefit from your generous support.



Leading through Leadership

THE VIEW FROM THE TOP – LEADING PRODUCER’S ROUND TABLE

I just finished submitting my application for [LPRT](#). It just dawned on me that the relationship with being a member of NAHU and applying for the Leading Producers Round Table is like the icing on cake. NAHU membership is the cake and LPRT is the icing. Yes, you can eat cake with no icing, but how much better is it to have a cake with icing on it? Right?

As salespeople, we are always looking for ways to be better and to do better. LPRT has been that for me. Let me explain...LPRT events are where I’ve met some of the most amazing people in this business who have been willing to “share their secret sauce.” It’s where some of the best collaboration of ideas takes place that has helped me both win and keep clients. The other benefits outlined below are included as a bonus:

- Recognition in America’s Benefit Specialist
- Exclusive LPRT quarterly masterclasses
- Discounts to ALL of NAHU’s national meetings and professional-development programs
- Soaring Eagle members get additional and special recognition in the Find an Agent search on NAHU’s website

So don’t put this off. [Complete your LPRT application](#) by May 31st to be recognized as the very best in our industry and start taking advantage of these great benefits.

Join with me as an LPRT member today!

Kelly Fristoe

NAHU President-Elect

15-Year Soaring Eagle Member

LEADERSHIP ACADEMY – IT’S REALLY GOOD.

NAHU’s Leadership Academy makes us better members and leaders. Programming can be done through attending pre-recorded programming, by attending monthly webinars, or as a mix of the two formats. You’re already paying for it! So, register for the [Leadership Academy](#), complete all 12 modules, and pass each module’s [Quiz](#). If you can rise to the challenge by May 12th, you will join VP Taylor Kirkhart as part of the first Graduating Class ‘23.

Course	Quiz	Course	Quiz
Chapter Management	<input type="checkbox"/>	Servant Leadership	<input type="checkbox"/>
Roberts Rules of Order & Bylaws	<input type="checkbox"/>	Social Media Engagement	<input type="checkbox"/>
Communication Skills	<input type="checkbox"/>	Public Speaking & Messaging	<input type="checkbox"/>
Committee Development & Delegation	<input type="checkbox"/>	Sales Training	<input type="checkbox"/>
Succession & Strategic Planning	<input type="checkbox"/>	Collaboration in Leadership	<input type="checkbox"/>
Board Meeting Structure	<input type="checkbox"/>	Fellowship and Mentoring	<input type="checkbox"/>

- Learn more about the Leadership Academy by watching this [video](#).

Leading through Leadership

VOTE FOR YOUR 2022-2023 EXECUTIVE COMMITTEE

NEW THIS YEAR – Survey Monkey Voting Link! See below.

Nomination Eligibility: Any DAHU member in good standing who has served in a position on the DAHU board for at least two (2) years or has served one (1) year on the DAHU board as an Executive Committee Member. Time served would include the current year. Time served does not have to have been concurrent. If writing in, please make sure individual will accept nomination.

VOTE by completing and returning this form by May 6, 2022!

POSITION	Nominated	Yes	No	Comments
President	<i>Jennifer Stanley, Esq</i>	X		Automatic Ascension/No Vote Required
President Elect	<i>Taylor Kirkhart</i>			Write-in
Vice President	<i>Eva Boucher</i>			Write-in
Treasurer	<i>David Weber</i>			Write-in
Secretary	<i>Cindy Goodman</i>			Write-in

Print Name

Email

Phone

Date

You MUST be an active DAHU to VOTE. Votes from non-members will not be counted.

The DAHU Board of Directors is currently seeking members for the below 2022-2023 Committees. It's a great time to meet with me, Jennifer, or any other Board Member and ask questions. Check the boxes that interest you, and we will connect!

- Awards Committee
- Sponsorship Committee
- Legislation Committee
- Membership Committee
- Community Service & Vanguard Committee



Please complete and return this form to:

Rita Rolf, Past President & Nominations Chair

rrolf@texcapins.com

or

CLICK [LINK](#) and cast your vote through Survey Monkey

DEADLINE: May 6, 2022