



Your Voice, Your Organization, Your Future!



WHAT IS THE ANNUAL VALUE OF NAHU MEMBERSHIP?



HOW DOES YOUR CURRENT EMPLOYEE BENEFIT BROKER COMPARE?



Members of the National Association of Health Underwriters are:		NAHU Members	Non-Members
Compliance Experts	NAHU members are extremely knowledgeable health insurance agents and brokers that have exclusive access to NAHU's Compliance Corner. The Compliance Corner is the go-to resource for agents and brokers who want to stay up-to-date on timely compliance information in order to keep their clients well informed. NAHU members are able to contact a compliance expert when client-specific questions arise and receive a quick response to everything from the simplest question to in-depth complex scenarios.	✓	
First to Know	NAHU members receive up-to-date regulatory information and are the first to know as new health insurance regulations and guidelines are released. This enables NAHU members to guide their clients through the complexities of the health insurance landscape in an informed way.	✓	
Connected	NAHU members belong to a national network of health insurance agents and brokers. This network enables members to connect their clients with needed solutions and with newly released products quickly and efficiently.	✓	
Client Advocates	NAHU members are the voice of the profession and advocate for their clients on Capitol Hill and at statehouses across the country. Through a network of key contacts, NAHU cultivates relationships that allow NAHU members to clarify issues before legislation is written and votes are taken. These relationships are strengthened through actions undertaken by the Health Underwriters Political Action Committee (HUPAC). Members are able to voice their concerns easily through NAHU's Legislative Action Center – Operation Shout. NAHU members do this on behalf of our industry and are a voice for our clients and their employees.	✓	
PPACA Proficient	NAHU members are regarded as highly trained and certified professionals. Members have access to NAHU's PPACA Certification Course, which is a high-level 10-hour course that provides instruction for key technical components of PPACA. Course participants are better prepared to counsel clients on upcoming health coverage changes, responsibilities and opportunities.	✓	
Resourceful	NAHU members have access to exclusive business resources that enable them to assist their clients more efficiently and effectively. For instance, the NAHU ACA Decision Support Tool enables members to generate various cost saving scenarios that comply with the new health care reform regulations.	✓	
Leaders in the Industry	NAHU members are considered leaders in the profession and many earn professional certifications and designations. Through NAHU's Online Learning Institute members have access to professional development courses, webinars and continuing education that are offered in a variety of learning formats. In addition, members who achieve excellence are recognized for their sales achievements by earning the Leading Producers Round Table (LPRT).	✓	
Ethical	NAHU members must adhere to a strict code of ethics and conduct business at the highest standards.	✓	

Experts • Connected • Industry Leaders • Ethical • First to Know

FEDERAL LEGISLATIVE SUCCESS



Our legislative successes have been building for a number of years. In the last several years, we have worked towards many achievements related to the new health reform law and other federal health policy measures. Some of them include:

- We lobbied for and were successful in getting the \$2,000/\$4,000 small-employer deductible cap repealed.
- We fought for the inclusion of agents and brokers in both individual and small-group exchanges.
- We lobbied for and were successful in lifting the restrictions on FSAs so consumers can now roll over unused funds into the next year.
- We succeeded in pushing for a one-year delay of employer mandate penalties.
- We succeeded in pushing for an additional year delay for employers with 50-100 employees.
- We lobbied for and were successful in having increased wellness incentives included in all types of health insurance plans.
- We lobbied for and were successful in the passage of legislation in the House of Representatives that would protect employers' and employees' ability to get affordable health insurance overseas.
- We were largely responsible for the passage of federal high-risk pool funding, which did not exist until we lobbied for it.
- We were instrumental in the passage of HSA legislation as a part of the Medicare bill, as well as many of the risk-adjustment provisions included in MMA and Part D of the Medicare program.
- We were instrumental and largely responsible for the LTC partnership legislation that passed at the federal level, creating a private/public partnership that made it more feasible for people of moderate income to purchase private long-term care insurance.
- We were instrumental in the language allowing the Children's Health Insurance Program to make further use of private insurance as a vehicle for S-CHIP funding.





- We negotiated MLR from 90/10 to 80/20.
- We negotiated the safe harbor on the affordability penalty of the employer mandate.
- We worked for and were successful in the repeal of the 1099 reporting requirements initially in the health reform law.
- We negotiated the look-back provisions on the employee counting rule.
- We negotiated the 30-day waiting period to 90 days.
- We successfully lobbied to use existing small-employer policies as an essential benefit model instead of a service by service model.
- We were instrumental in getting legislation that would remove agent compensation from the MLR calculation re-introduced in the House and Senate.
- We lobbied for and were successful in the passage of legislation in the House of Representatives that would change the definition of a full-time employee under ACA from 30 hours to 40 hours.
- We were instrumental in shelving parts of the proposed Medicare Part D Rule the administration released that would have transformed the Medicare Advantage and Medicare Prescription Drug Program by eliminating choice for seniors and increasing premiums and drug costs. In the portion that was finalized, we got agent renewal commissions restored to previous levels and streamlined an agent testing requirement.
- We were successful in getting legislation that would delay and repeal the Health Insurance Tax (HIT) introduced in the House of Representatives.
- We were successful in getting Senate legislation introduced to address multiple agent-specific issues with the new health insurance exchange.

NAHU leaders are called on to testify before key congressional committees on a regular basis, and our members and staff are routinely sought out for expert health insurance market advice by many congressional and administration offices. The very existence of and publicity surrounding the multiple bills to address agent-specific issues with both the health reform law's medical loss ratio requirements and the functioning of the health insurance exchanges has brought the value brokers bring to their clients into the forefront. There is no question in Washington, D.C., about what brokers do now, and the widespread bipartisan acknowledgment of your important role will serve us in many ways as the years progress. In many ways, the work our membership has done to demonstrate broker value to policymakers is our top accomplishment because of its lasting impact.



COMPLIANCE BENEFITS

EXCLUSIVE MEMBER BENEFITS

The National Association of Health Underwriters represents more than 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. We are dedicated to providing our members with the necessary tools, resources and guidance that are necessary to grow your business and have a successful career.

NAHU Compliance Corner:

The one-stop-shop for compliance information and resources

Questions answered:

An email or phone call away from the answer to any compliance question

Daily Newswire:

A compilation of national news stories about the health insurance industry delivered daily to your inbox

Washington Update:

A weekly email summary of legislative and regulatory activities and compliance information

Compliance Webinars:

Free monthly webinars with timely compliance information

Member-Only Communications:

Email alerts on pertinent topics to ensure that our members are the first to know

Legislative Resources:

Web resources that include information on PPACA, MLR, cost containment, exchanges, long-term care, Medicare and more



PPACA CERTIFICATION COURSE

- Developed by experts in both PPACA and employment law
- High-level 10-module course
- Learn the key technical components of PPACA
- Self-study course that can be taken at student's own pace
- NAHU members can promote certification on the "Find an Agent" directory
- Special certification logo that course graduates can utilize

To learn more about the course:

Email
professionaldevelopment
@nahu.org

Phone
(202) 595-0796

Web
www.nahu.org

Unsurpassed PPACA Knowledge • Competitive Edge • First to Know

Have Membership Questions?
membership@nahu.org

WHY NAHU?



LEGISLATIVE ADVOCACY

NAHU's legislative efforts strive to educate officials on both the federal and state levels about the healthcare system and the vital role of the health insurance agent as a consumer resource and advocate. Through a network of key legislative contacts, NAHU cultivates relationships that allow NAHU and its members to clarify issues and NAHU positions before bills are written and votes are taken. These relationships are strengthened through actions undertaken by the Health Underwriters Political Action Committee (HUPAC).

PROFESSIONAL DEVELOPMENT

Certification programs, professional designation courses, online resources and conferences are just a few ways NAHU helps members develop professionally as well as personally. Local chapters also host regular meetings where continuing education opportunities are provided.

NETWORKING

Interacting with other insurance professionals may be the most beneficial aspect of NAHU membership. Being able to reach out to other professionals, asking questions, meeting sales representatives and learning about products are all invaluable opportunities that membership provides. NAHU also offers online networking resources that connect members across the country.

HIU MAGAZINE

All NAHU members receive a complimentary subscription to the *Health Insurance Underwriter* magazine. *HIU* is filled with valuable articles and information, including sales tips and best practice ideas.

COMPLIANCE RESOURCES

All NAHU members have access to members-only compliance tools and resources. The NAHU Compliance Corner is the one-stop place to find the majority of federal statutes that affect the employee benefits world. In addition, our members receive:

- A customized daily update of all the top insurance news stories of the day.
- Access to a compliance expert who will answer specific health reform implementation questions.
- Free monthly compliance webinars on timely compliance information.
- Email alerts on pertinent topics to ensure that our members are the first to know.
- A weekly Washington Update that summarizes legislative and regulatory activities and compliance information.

MEMBERS-ONLY DISCOUNTS

- | | | |
|------------------|-----------------------------|-----------------------------|
| • OfficeMax | • My LTC Office | • BenefitsCONNECT |
| • InfinityHR | • LetsTalk.com | • Plan Doc Builder |
| • Norvax | • JoS. A. Bank | • Brooks Brothers |
| • SMART | • BASIC Guru | • Allied Van Lines |
| • ThinkHR | • HSA Toolkit | • ACA Decision Support Tool |
| • Hertz | • National Underwriter | • SightLinx |
| • UPS | • InsuranceNewsNet | • Dell |
| • LTC Connection | • Mercer Errors & Omissions | • Dynamis |
| • CommPartners | • SmartsPro Marketing | |
| • ProspectZone | • ACA Dashboard | |



DESIGNATIONS

- Registered Employee Benefits Consultant (REBC)
- Disability Insurance Associate (DIA)
- Corporation for Long-Term Care Certification (CLTC)
- Certified Employee Benefit Specialist (CEBS)
- Certified Self-Funding Specialist (CSFS)

CERTIFICATIONS

- PPACA
- Medicare Advantage & Part D Programs
- CDHC
- Wellness
- Voluntary/Worksite

MEETINGS

- Capitol Conference in Washington, DC
- Annual Convention & Exhibition
- State and Local Chapter Meetings
- Discounts on Industry Meetings

For more information, visit
www.nahu.org

The National Association of Health Underwriters (NAHU) represents more than 100,000 licensed health insurance agents, brokers, consultants and benefit professionals through more than 200 chapters across America. NAHU members service the health insurance needs of large and small employers as well as people seeking individual health insurance coverage.

DAHU Membership Application

(Includes National-NAHU and State-TAHU Membership)

Last Name _____ First Name _____

Designation _____ Company _____

Title _____ **Referral/Sponsor** _____

Mailing Street Address _____ City _____

State _____ Zip _____ Telephone _____

Fax _____ Work E-Mail Address _____

Home Street Address (for legislative purposes) _____

City _____ State _____ Zip _____

Home Phone Number _____ Home Email Address _____

Local Association (see other side of this application) **Dallas (DAHU)** _____

Form of Payment Enclosed:
(Monthly Draft Recommended)

Amount: Monthly Dues: \$40.42 (Recommended) / Annual Dues: \$485.00

- | | | | | |
|---|---|--------------------------------------|---|-----------------------------------|
| <input type="checkbox"/> Monthly Draft (please select one) | <input type="checkbox"/> Checking Account | <input type="checkbox"/> Credit Card | | |
| <input type="checkbox"/> Check (payable to NAHU) | | | | |
| <input type="checkbox"/> Annual Credit Card (please select one) | <input type="checkbox"/> Visa | <input type="checkbox"/> MasterCard | <input type="checkbox"/> American Express | <input type="checkbox"/> Discover |

Bankdraft / Credit Card Authorization Form:

I (we) hereby authorize NAHU to initiate debit entries to my (our) account as indicated.
Monthly debits will equal one-twelfth of any current applicable national, state or local dues.
(Please include a voided check from the account to be drafted, or write credit card number below)

Name (as it appears on the check or credit card) _____ Signature _____

Account Number _____ Expiration Date _____

Please Mark the Box or Boxes For The Areas of Your Practice:

- | | | | | |
|--------------------------------------|-------------------------------------|---------------------------------------|---------------------------------------|---|
| <input type="checkbox"/> Small Group | <input type="checkbox"/> Disability | <input type="checkbox"/> Managed Care | <input type="checkbox"/> Retirement | <input type="checkbox"/> Long Term Care |
| <input type="checkbox"/> Large Group | <input type="checkbox"/> Medicare | <input type="checkbox"/> Worksite | <input type="checkbox"/> TPA | <input type="checkbox"/> Self-Funding |
| <input type="checkbox"/> Individual | <input type="checkbox"/> Dental | <input type="checkbox"/> PEO | <input type="checkbox"/> Other: _____ | |

I'm interested in participating in the below Local Chapter Committee(s)/Activities:

Membership Professional Development Sponsorship Awards Golf Tournament Public Service
Newsletter/Communications State Legislation Federal Legislation Media Other _____

 (214) 505-3733
(214) 490-0516



DallasBoard@TAHU.org



www.nahu.org

