

Summer 2015

tahu

The Official Publication of the Texas Association of Health Underwriters

NEWS

**Another Year
Done and Dusted:
TAHU Convention
In Review**

**Legislature
Turns New Page
in History with
Strangest
Session**

**Grading Your
HSA Plan**

Mike Smith

*2015 Hollis Roberson
Award Recipient*





**TRUST IS
EVERYTHING.**

Looking for a committed dental carrier who knows the ropes? With more than 30 years' experience, strong national networks, and high customer satisfaction, Starmount Life and AlwaysCare won't let you down.

Contact us today!
[Bit.ly/TrustAlwaysCare](https://bit.ly/TrustAlwaysCare) or (225) 400-9276

GROUP PRODUCTS: DENTAL • VISION • CRITICAL ILLNESS • ACCIDENT
LIFE • DISABILITY • LIMITED BENEFIT MEDICAL
INDIVIDUAL & WORKSITE PRODUCTS: DENTAL & VISION • AD&D • LIFE



Texas Association of Health Underwriters

P. O. Box 266682

Houston, TX 77207-6682

713-645-1490, Fax: 844-274-3238 www.tahu.org

Mission Statement: The mission of The Texas Association of Health Underwriters is to inform and protect the consumer by enhancing the professional growth of its members.

PRESIDENT

Jacqueline St. Hilaire, SGS
Colonial
5700 Granite Pkwy, #200
Plano, TX 75024
972/308-6201
jst63@hotmail.com

PRESIDENT ELECT

Joe Phifer, MHP, RHU, REBC, SGS
Assurant Employee Benefits
2745 N Dallas Pkwy, #500
Plano, TX 75093
972/202-4180
FAX: 972/202-4667
joe.phifer@assurant.com

1ST VICE PRESIDENT

Cheryl Clark
TeamChoice
2020 82nd St., #102
Lubbock, TX 79423
806/795-5959
FAX 806/722-2403
cheryl.clark@umchealthsystem.com

2ND VICE PRESIDENT

Mike Avery
AL J Avery & Associates, Inc.
1015 North Dixie
Odessa, TX 79761-2805
432/337-4344
FAX 432/332-4344
mike@averygoodagent.com

TREASURER

Nicole Scott, SGS
United Healthcare
6200 Northwest Parkway
San Antonio, TX 78249
210/478-4886
FAX 210/474-5315
nicole_e_scott@uhc.com

SECRETARY

Tonya Booth, SGS
Upshaw Insurance
1801 Gateway, #200
Richardson, TX 75080
214/349-6067 x117
FAX 214/343-8184
tonyab@upshaw-insurance.com

IMMED PAST PRESIDENT

Mark Bellman, SGS, RHU
United Healthcare
1250 Cap of TX Hwy S Bldg 1 #360
Austin, TX 78746
512/347-2764
FAX 512/347-2659
mark_bellman@uhc.com

EXECUTIVE DIRECTOR

Kellie Merritt
P. O. Box 266682
Houston, TX 77207
PH: 713-645-1490
FAX: 844-274-3238
admin@tahu.org

TAHUnews • Vol. 23, No.4

The Official Publication of the Texas Association of Health Underwriters

Editor: tahunews@tahu.org

Honorary Editor: Ken Martin

Publisher: Kimberly Scheberle, Sail House Publishing
3510 Crowncrest Dr., Austin, TX 78759
512-346-0892

Email: kim@sailhousepublishing.com

Advertising: Joanne Pantaze, 512-273-2639
or jpantaze@pvco.net

Graphic Design: Kiki Pantaze
kpantaze@pvco.net

SUMMER 2015 TABLE OF CONTENTS

FEATURES

- 6 A Conversation with Bill Mann on ERISA Wraps
- 10 Another Year Done and Dusted: TAHU Convention In Review
- 11 NAHU Presidential Service Award Presented to Nedra Clingan
- 12 Mike Smith: 2015 Hollis Roberson Award Recipient
- 18 TAHU Day at the Capitol
- 20 TAHU Spotlight: Toby Meason, TAHU Secretary
- 21 Central Texas Plan Combines SHOP and Employee Subsidies
- 22 Legislature Turns New Page in History with Strangest Session
- 23 Grading Your HSA Plan

DEPARTMENTS

- 4 PRESIDENT'S MESSAGE
- 8 PROFESSIONAL DEVELOPMENT
- 18 TAHU CAFE
- 24 CHAPTER BRAGGIN'
- 30 LEGISLATIVE FUND & TAHUPAC CONTRIBUTORS

Guidelines

TAHUnews welcomes contributions from members. Submit articles in WORD format with pictures in jpg, tiff or eps format. Photographs must have descriptions to include name and identity of all persons pictured if at all possible. Photos need to be 300 dpi; the size needs to be close to the size that it is going to be used in the magazine. Articles will be chosen for appropriateness to the present quarter newsletter. Some articles will be edited for size and content. Chapter Braggins' authors should strive for not more than a 500-word article with two or three good pictures. Submit prior to deadline to: tahunews@tahu.org.

The Texas Association of Health Underwriters shall not be liable to any person for any loss or damage incurred or suffered as a result of their accepting an invitation contained in any advertisement published in TAHUnews. Readers are encouraged to make appropriate inquiries and take appropriate advice before sending any money, incurring any expense or entering into a binding commitment with any advertiser.

Advertising policy

Editorial right of refusal will be based on space, interest to readers, schedule conflict with TAHU programs, congruence with TAHU objectives, and compliance with adopted advertising policy. Ads for organization programs, workshops, job openings, and professional items for sale will be considered.

PRESIDENT'S MESSAGE



The TAHU Year in Review

Jacqueline St. Hilaire
TAHU President 2014-2015



What a year! I can't believe that it is already here - time to turn the board over to your new president, Joe Phifer. It really struck me at the convention - the year went by so quickly. It has been a very busy but productive one. This is just a brief synopsis of some of our accomplishments, the year in review so to speak.

We made it through what I would say is the toughest enrollment season I can recall. All the same, the TAHU Board of Directors worked diligently to get a number of key priorities accomplished. This board was busy, even during 4th quarter, helping us to approve measures that could help our members to retain and grow their business.

First and foremost, we had to hire a new executive director. After 17 years, Laura Firestone announced her retirement last spring and we began the arduous process of finding her replacement. After funneling through dozens of resumes we were pleased to be able to make the recommendation to hire one of our own, Kellie Merritt of the Houston Association of Health Underwriters. I must say, we made a great choice. Kellie has done a remarkable job!

Almost simultaneously we began the fight for 4 tier rating of small group health insurance premiums. This was a challenge that needed to be addressed on a regulatory level, and with the guidance of our lobbyist, Lee Manross, we were successful in getting a resolution.

There are battles that we will continue to

fight on your behalf, not the least of which is continued access to care through tele-medicine providers. This battle has moved to the courts and we will be following its progress closely.

One of the toughest jobs our board faces each year is assembling a budget that will allow us to deliver the programs and services that are so important to our members. We worked very hard to do that without a dues increase, and thanks to some very special partners, we were able to succeed in this effort. Vivarae and Blue Cross Blue Shield - we really appreciate your willingness to host our board meetings this year and your very warm hospitality. Your contribution are very much appreciated!

We had set a goal to distribute a communication piece to our members on a monthly basis. We did miss the timing a few months, but we succeeded in satisfying this goal all but one month. I hope that you found our communications helpful. We are always open to ideas and help in this arena. It is very important that each of you know what we are doing on your behalf. Your membership has privileges!

TAHU presented two great events this year, our annual Day at the Capitol and the TAHU Annual Convention. If you had an opportunity to attend either or both of these events you had a unique opportunity to hear from some top-notch speakers. Both events were loaded with great information.

These events would not be possible without

hours of volunteer service given by members of this association. I would be remiss if I did not extend a special thanks to each and every one of them who contributed their time throughout the past year to ensure that our organization provided quality programs and services to our members.

First and foremost - a convention committee that worked tirelessly to assemble an incredible event. Under the direction of Tonya Booth and Nedra Clingan, this team planned a first class event. These leading ladies were aided by the following: Krista Palmer, Donna McCright, Melissa Lopez, Marlen Mancias (who was so gracious when I mispronounced her name, thank you for that), Denise Villegran, Ron Buffum, Reid Rasmussen and Carla Adams. A special thank you to Ed Oleksiak for changing his schedule to join us in San Antonio to help moderate our discussion with Rafael Cruz, the father of our Texas Senator and Presidential candidate Ted Cruz.

Of course, despite all the planning, something will inevitably go wrong. One of our speakers wrote the wrong date on their calendar and did not make the event. A special thank you to a member of the audience, Daniel Meylan of Allied National, for stepping up and delivering an insightful presentation that rivaled the topic we were expecting.

Our Legislative team, led by Cheryl Clark and Jessica Watts, was responsible for tracking and reporting legislative activity on both a state and federal level. They were also responsible for a very successful Day at the Capitol. Their team included Audra Sullivan, Charles Parker, Tom Wilson and Tamela Southan. Our lobbyist, Lee Manross, was there to provide consistent, reliable advice on the political workings in the Capitol, legislative and regulatory. Rusty Rice and Lee Manross also focused on some industry issues that could impact our members.

Did you know that poli (politics) is a Greek word meaning many. And we all know what ties are, right? Many blood suckers! Sorry, I couldn't resist - wanted to see who was still reading.

Our quarterly publications require a great deal of time and effort to put together, espe-

cially when contributors (especially myself) can't seem to abide by deadlines. These ladies corral us and provide our members essential information about our association. This team was led by RoseMary Deininger, D'Ann Miller and Nicole Scott, with the help of Connie Carter and Melissa Lopez.

Are you a subscriber to our TAHU Café? We worked through some changes there as well thanks to the efforts of Sandy Johnson. She is continuing to monitor and make changes to improve the delivery of those daily messages. The Café continues to be a valued resource that many of our members have come to rely upon.

One of your association's primary goals for the last several years has been to increase our media exposure. We have made some great progress in this arena thanks to the efforts of Melissa Perryman and Joe Phifer. They have worked diligently with our consultants to prepare and distribute a variety of press releases addressing various issues impacting the citizens of Texas, the very customers that you serve.

We strive to provide varied, quality continuing education programs to our members each year. While keeping our members up to date on the quickly changing landscape of employee benefits, we also help our members satisfy their state CE requirements. These efforts are

led by Donna McCright, and I am sure that she would join me in extending our gratitude to the local Professional Development chairs in each of our local chapters, as well as the talented speakers who facilitate the delivery of the various programs.

The backbone of our association is our ability to retain members and attract new ones. We have been very fortunate to have a couple of seasoned veterans lead this effort again this year. While associations across the country have struggled to retain their members this team has done an incredible job of maintaining our numbers.

Two ladies worked diligently to record and document the activities of all these volunteers throughout the year. While they work silently in the background it is important that we recognize their efforts as our state association regularly sets the bar for other associations throughout the country. Krista Palmer and Nedra Clingan – thank you for your efforts to continue this Texas tradition.

Another unsung hero ensures that our members are remembered when they have experienced a major life event. We try to recognize members in their time of sorrow as well as happy events. If you have been the recipient of one of these greetings it is courtesy of Mary

Lou Hudman. Special thanks to all the chapter presidents who help to keep us informed of these events in a timely fashion.

There is one more very special group of people that help to guide our board throughout the year. Thanks to their experience they are a terrific resource to lean on. My thanks to Louanne Trebing, Joanna Antongiovanni and Kelly Fristoe for your continued leadership and guidance.

While these volunteers represent the association on a state level, there are many more out there working on a local level to offer many of the services described above. In many cases they are offering terrific value with ever more limited resources. They take it upon themselves to help carry the message from the state and national levels and share it with their local membership. Their efforts are the most important of all as they are the glue that holds our association together, building a strong foundation that will help our members to continue to be the leading experts in our respective fields.

It has been my pleasure and honor to serve as your president this past year. I have had an opportunity to meet many new people, visit several of our chapters and speak with many of you regarding the future of our industry. It is an experience that I will not forget. Thank you for this opportunity.

The logo for BenefitMall, featuring the word "BenefitMall" in a white, sans-serif font against a blue background. A stylized white wave icon is positioned above the "M".A background image for the advertisement showing a hand holding a black pen, writing on a document with a business plan or flowchart. The document has various boxes and lines, and a pair of glasses is visible in the background. The overall scene is in a light, professional setting.

BUILT BY EXPERTS TO BETTER YOUR BUSINESS

EXPERIENCED. RELIABLE. DEDICATED.

As the nation's largest General Agency, BenefitMall provides brokers and their clients the most extensive portfolio of benefit solutions, payroll products and compliance services. With years of industry knowledge and a strong track record, BenefitMall has perfected its sales and service model to help you succeed. Contact us today to find out more about BenefitMall.

(800) 350-0500 | www.benefitmall.com

©2015 BenefitMall. All rights reserved.

A Conversation with Bill Mann

Founder and President of TCO Integrated Solutions, Inc. dba The Compliance Office

Following Jacqueline St. Hilaire’s visit to the Houston Association of Health Underwriters officer installation luncheon last year, I asked Jacqueline if I could buy her a drink. (The HAHU luncheons at that time were held at the Palm. Which, in my opinion, was a bad deal as the Palm is my “Cheers.” I’ve spent way too much time and money at the Palm over the years. So much so that they have a picture of me and my wife Becky on the wall.)

Jacqueline asked me, “So what is your take on all this talk about ERISA wraps?” Somewhat surprised at the question, I said, “It’s not my take that is important! What is important is that it is the law of the land!”

She said that she had spoken with someone with a carrier who said the entire subject was, in effect, “much ado about nothing” and that ERISA compliance was “optional.”

I laughed and said “I’ll bet that person was new to the business.” She confirmed my suspicions.

Following is a re-created transcript of our conversation. As the author, I claim full access to poetic license.

Jacqueline: “What is ERISA anyway?”

Bill: “The full title is ‘the Employee Retirement Income Security Act of 1974, Pub. L. No. 93-406.’”

Jacqueline: “I’ve heard of that! But I thought it only applied to self-funded plans.”

Bill: “Don’t feel like the Lone Ranger! When I was a broker I had the same beliefs. I thought that the Certificates of Insurance provided by the carrier were the fully insured version of an ERISA document. But when we got into the compliance business, I learned otherwise.”

“All plans subject to ERISA, whether self-funded, partially funded, or fully insured or any combination thereof are subject to ERISA.”

“ERISA applies to virtually all private-sector corporations, partnerships, and proprietorships, including non-profit corporations—regardless of their size or number of employees. Churches and governmental employers are exempted from ERISA’s Welfare Benefit Plan provisions.”

Jacqueline: “Why are we just now hearing so

much about it?”

Bill: “For that you can thank President Obama and the ACA. It has been the law of the land since 1974 but only the pension portions the law were vigorously enforced. Most likely because the huge pension plan failures of that era were the high value benefits of the 1970s. The cost of health insurance was negligible in comparison. Obama has hired so many DOL auditors to audit pension and welfare benefit plans that some of the auditors are hitting the field with less knowledge than many agents and brokers!”

Jacqueline: “I’ll bet most of our employer clients don’t know beans about ERISA and their exposure or liability.”

Bill: “Not only would I bet with you, I know it to be a fact. In truth, the most frequent way the employer learns about ERISA is – the hard way! That is when they get the dreaded random audit letter from the DOL. After the general welcome letter for the DOL, they ask for copies of everything listed on the dreaded Attachment A.”

Jacqueline: “What sort of documents do they ask for?”

Bill: “A lot, but the first item on the list is a request for a copy of their Plan Document. This alone sends most employers into a mental spiral wondering ‘what the heck is a plan document.’”

Jacqueline: “Okay, I’ll bite. What is a Plan Document?”

Bill: “ERISA does not require an employer to provide employee benefits. But once an employer decides to provide benefits that are subject to ERISA, the benefits must be described in a written document. In addition, the employer-sponsor is generally free to design its own plan of benefits. This is because ERISA does not dictate the contents of the plan document—except with respect to some general content areas and certain limitations added under health care reform.

Jacqueline: “You say, ‘subject to ERISA.’ How do we know what plans are subject to

ERISA?”

Bill: “Plans subject to ERISA include any plan, fund, or program established or maintained by an employer or by an employee organization, or by both, which provides any of the following benefits, through insurance or otherwise.

- health insurance
- group life insurance
- dental
- vision
- long-term disability income
- severance pay
- and any funded vacation benefits, apprenticeship or other training programs, or day care centers, scholarship funds, or prepaid legal services; and any benefit described in section 302(c) of the Labor Management Relations Act (other than pensions on retirement or death)

Jacqueline: “Wow! Are there any plans not covered by ERISA?”

Bill: “Sure. Generally, certain self-insured or uninsured plans, such as sick pay, short term disability, paid time off, overtime, jury duty, and vacation pay, may be exempt if benefits are paid:

- as a “normal payroll practice,”
- to currently employed individuals (i.e., not retirees, COBRA Participants, or dependents),
- without prefunding or using insurance, and
- entirely from the employer’s general assets, and
- without employee contributions.

Jacqueline: “Again, wow!”

Bill: “But wait, it gets better. The next thing on the list is the Summary Plan Description (SPD).”

Jacqueline: “I’ve heard that some carriers will provide the SPD.”

Bill: “Actually, they don’t. They provide a Certificate of Coverage and an SBC, but not an SPD. The carrier does not have the information to provide the SPD. Among the ERISA items that are often not addressed by the insurance company are the designation

of a plan administrator, the designation of an ERISA named fiduciary, the Plan Year and Plan Number (used for Form 5500 purposes), the plan name, how many plans the sponsor maintains, describing the relationship between the employer and its employees – just for starters.

Jacqueline: “A 5500? What is a 5500?”

Bill: “The Form 5500 Series is an important compliance, research, and disclosure tool for the Department of Labor, a disclosure document for plan participants and beneficiaries, and a source of information and data for use by other federal agencies. Generally, plans with less than 100 participants at the beginning of the plan year are exempt.”

Jacqueline: “Bill, there is so much and so many things our employer clients are not doing. What if they get audited and they are not in compliance?”

Bill: “Pursuant to ERISA’s general enforcement provisions, participants and beneficiaries may bring suit to enforce ERISA’s written plan document requirement, including requiring the preparation of a formal document where none exists. In addition, criminal penalties may be imposed on any individual or company that willfully violates any requirement of Title I of ERISA, which includes disclosure rules. The penalty per conviction could be \$100,000 and/or imprisonment for up to ten years. The fine can be increased up to \$500,000 if it is against a company rather than just to the administrator at the company.”

“The plan administrator may be charged up to \$110 per day if it does not provide the plan document within 30 days after an individual’s request. These penalties may apply even where the plan document required to be disclosed does not exist. If you file a late 5500, with or without having applied for an extension, the penalties are: IRS \$25 per day – to a maximum of \$15,000. DOL up to \$1100 per day!”

Jacqueline: “So you are telling me that every welfare benefit plan must have a Plan Document and an SPD.”

Bill: “Pretty much!”

Jacqueline: “Are there any other ERISA requirements?”

Bill: “Oh sure. We have not yet reached the topic of the Summary of Material Modification!”

Jacqueline: “This is just too much! What does the employer do to get into compliance?”

Bill: “Well, there is some good news. There are a number of qualified TPAs that write what is called ERISA Mega Wrap documents. In

fact, The Compliance Office (TCO) is a major writer of Mega Wraps.”

Jacqueline: “And...”

Bill: “A ‘wrap’ document wraps around a single health plan. An example would be a group medical plan. A ‘mega-wrap’ document would wrap multiple plans, such as medical, dental, vision, and other lines of coverage subject to ERISA. In the case where the employer had medical, dental, life, and vision, there are four plans. Using the ERISA Mega Wrap we ‘wrap’ them in one single document. From that one Mega Wrap we produce one Summary Plan Description. And if there are any changes to the Summary Plan Description, we produce a Summary of Material Modifications.

Jacqueline: “What about the cost to have something like this taken care of?”

Bill: “The costs vary from TPA to TPA. TCO is the low cost leader in writing wraps. We’ve written them from coast to coast for all sorts and sizes of businesses.”

Jacqueline: “Bill. This is so overwhelming. Why don’t you write an article for the TAHU newsletter?”

Bill: “Hey, I think I will!”

Bill Mann is the founder and president of TCO Integrated Solutions, Inc. dba The Compliance Office. He has been a member of NAHU since April of 1988 and has served as president and trustee emeritus of both the Houston and Texas associations. He has been honored with Houston’s “Ben Kowalski Award for Excellence” and TAHU’s Hollis Roberson Award. He and his wife Becky have been married for over 45 years and have two grown sons, five grandsons and one granddaughter. Bill and Becky live in Cypress, Texas. Bill can be reached at bill_mann@tcoemail.com.

For information about
ADVERTISING
in the next issue of
TAHU News



Joanne Pantaze at
jpantaze@pvco.net or
512-273-2639

Visit us: hsa.umb.com | Call us: 888.677.1115



Lee Speir, Vice President
UMB Healthcare Services
Tel: 214.263.0835
Email: lee.speir@umb.com

Now that we’re acquainted,
you know everything you need
to know about managing HSAs.

UMB Healthcare Services will provide the support you
need to sell and manage HSA solutions.



UMB

Healthcare Services

PROFESSIONAL DEVELOPMENT



By Donna McCright
*TAHU Professional
Development Chair*

Congratulations are in order! The Panhandle chapter (with Toby Meason wearing the “Programs” hat – we call that “tag you’re it!”), has gone all out and they have 15 of their members who have gotten their PPACA and/or Self-Funded Certification.

What a fantastic achievement for the Panhandle AHU Chapter. And they sure have been running and gunning on their continuing education credits!

PPACA Certification

Julie Hulsey
Toby Meason

Self-Funded Certification

Jerry Baker
Alison Butler
Sandy Campbell
Nicole Crawford
Al Cunningham
Joan Denton
Helen Flores (Helen came from Illinois to take the class. Wow, word gets around about the Panhandle AHU!)
Tonya Goelzer
Julie Hulsey
Nikki Kidd
Rita Lawlis (Rita made the trip up from Lubbock – What a drive!)
Toby Meason
Charla Rose
Denise Stephenson
Dan Talley

AND THEN ALONG CAME HOUSTON AHU

They had a ton of people take the Self-Funding Certification – like 66 – Kudos to Houston and their program planning!

Brady Lenz
Brent Barclay
Brock B. Purslow
Carla Englade
Carolee Smith
Charlene Parker
Chris Fischer
Christie Bonczek

Christy Cortez
Clark Lindemann
Cody Wall
Cory Vaughn
Cynthia Siebold
David A Grenell
David Potts
Dianna Gonzalez
Donna Maverick
Dr. Ben Keel, Jr.
Ed Oravetz
Eric Burrows
Eric Trevino
Fred Bricker
Garrin Mitchell Raymond
Hilda Russell
James Lord
Jeanette Grant
Jesse Brown
Jill Hardy
Jill Smyre
Johnnie O. Debler
Johnny Wagner
Juan Castillo
Julia Beckie Stockstill
Karen Acord
Karen S. Thornton
Kerstin Richardson
Kevin J. Opgenorth
Kimbree Gillespie
Laurie Hamilton
Lisa Lee
Lonnie Klene
Lucy Nevill
Mark Kennedy
Mark Mann
Mary Joyce Murray
Mike Ragusa
Mollie Noecker
Neldia Ahluist
Nichelle Newman Sandoval
Rachel Thayer
Rich Hejny
Ronald D. Chapman
Ryan Williams
Sabrina King
Sandra Risinger
Sean Smith
Sharon Kantenberger
Shawn Simme
Stacey O’Neil
Stephen King
Tina J Eisenmann
Tina Riffle
Todd Morrow
Traci Howell

Travis S. Middleton

Vincent Humphries

They are ALL HAHU members except David Potts – someone needs to bring him into the fold!

If you get a chance, send them all a BIG CHEER on their accomplishments. And they still had to do their everyday work!

Have you ever investigated the Certification and Designation courses you can acquire through your membership in our association? If you haven’t looked into what’s available or even thought about it, let me enlighten you on what NAHU has to offer us.

DESIGNATIONS

- Certified Employee Benefit Specialist – we know as CEBS
- Registered Health Underwriter – Commonly known as RHU
- Registered Employee Benefit Consultant - REBC – Take this one and you only need three more courses to have your RHU too
- Chartered Healthcare Consultant – ChHC – Aren’t we all Consultants? We should have this one
- Certified Self-Funding Specialist – CSFS
- Corporation for Long Term Care Certification – CLTC – One day we all might wish we had this information as we grow (age) day by day!

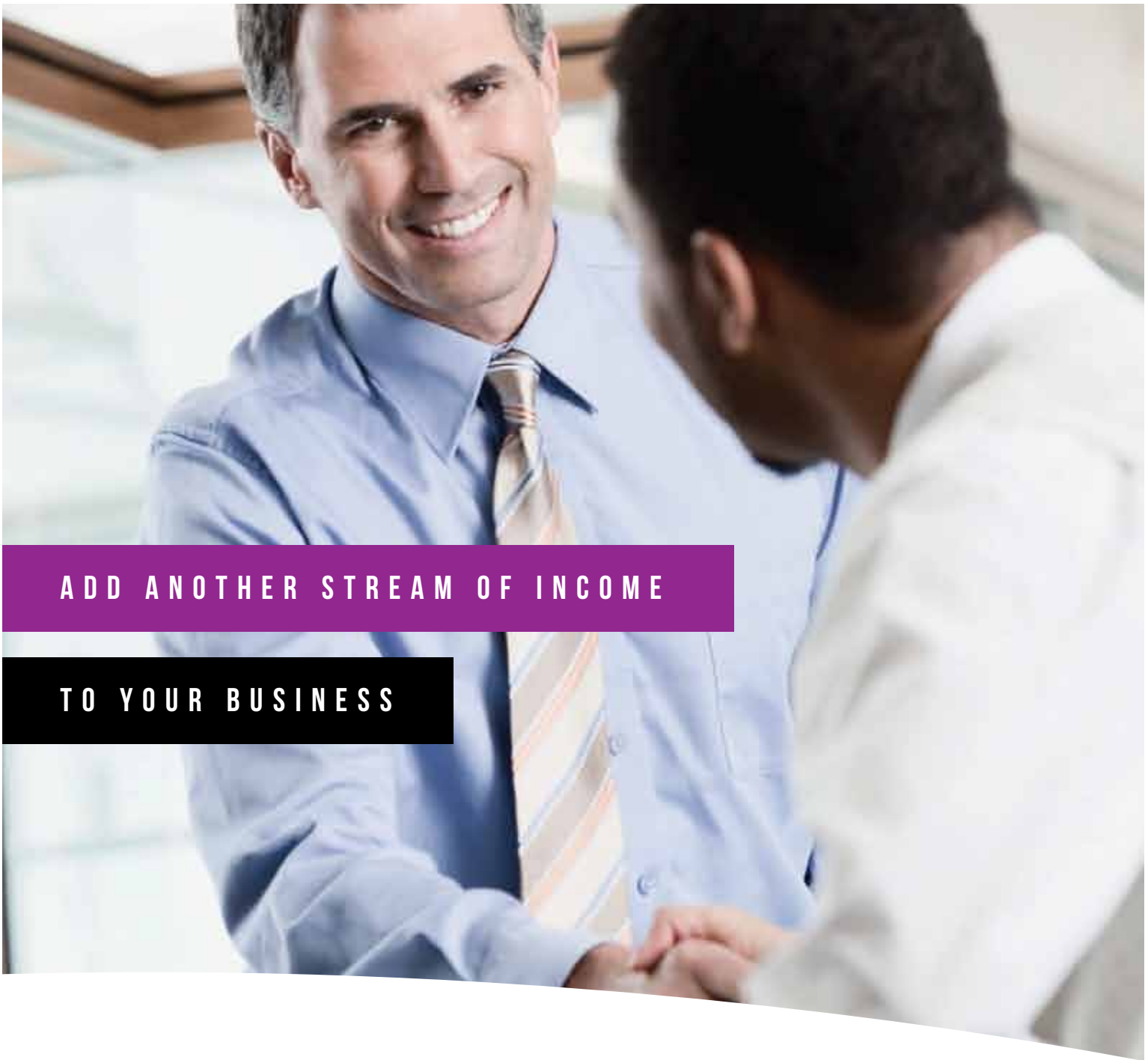
CERTIFICATION COURSES

- CDHC – Consumer Directed Health Care
- HIPAA Privacy and Security Training
- PPACA – Patient Protection and Affordable Care Act
- Self-Funded Certification Course – that’s what the Panhandle Group just did!
- Training on Medicare Advantage and Part D Prescription Drug Plans – October will be here before you know it.
- Voluntary/Worksite Certification
- Wellness Certification

NAHU has a wealth of information on the website. Not only on what I just gave you, there is MORE under Professional Development.

Plus, you can find out just what is going on legislatively. And there are more resources than you can imagine on pretty much everything going on in healthcare these days.

So do yourself a big favor and give yourself a leg up on the competition by going to www.nahu.org, log in and take a look around at all there is from NAHU.



ADD ANOTHER STREAM OF INCOME

TO YOUR BUSINESS

- Lucrative commission plans with up to lifetime renewals
- Effective marketing programs that provide agents with viable leads
- Over 30 years of Medicare experience behind you

Let's work together.

To get started, call: 1 (888) 265-0998

GoldenOutlook.com/join Find us:  



GOLDEN
OUTLOOK™
INSURANCE SERVICES

Another Year Done and Dusted

Nedra C Clingan, CHRS, SGS

TAHU Convention Chair 2015



Another year is in the books for TAHU's Annual Convention, and it was memorable! The 27th Annual Convention was held at the beautiful La Cantera Hill Country Resort in San Antonio on May 7-8 and the theme this year was "Refresh, Renew, Recharge – The Difference is YOU". On May 6, over 60 individuals

spent the day earning their Certified Healthcare Reform Specialist Designation. Thanks to Jenny Dodson and the staff at Employer Healthcare & Benefit Congress for their wonderful speakers and program for our attendees. That evening, we had 80 folks try their hand at a little golf at the new TopGolf location. There

was great conversation and fun had by all.

May 7 kicked off with several breakout sessions. We had three separate tracks: Continuing Education, Technology and Personal Development. A big thank you to all our speakers: Eric Johnson, Ken Gibson, Carolyn McNairy, Thomas Rich, Andra Grava, Julie Hulsey, Kay Wakeham, and Rachel Horton. A very special thank you to Daniel Meylan for stepping up when one of our speakers was unavailable. Our very own Carolyn Goodwin also presented the 5-hour SGS Renewal course that morning. It was an early morning start at 7:30 a.m., but they were there bright and early ready to learn!

Our attendees had their first opportunity to visit with our exhibitors during the lunch hour and we had a packed room of over 40 wonderful exhibitors and sponsors. Without their support, this event would not be possible. Their participation also provided an opportunity to learn about new solutions for our clients. The TAHU Honorees Corporation had a silent auction with donations provided by various chapters and individuals and there was an added bonus. Linda New and Jackie Spragins manned a Silpada booth in which they generously donated a portion of the proceeds of their sales to the Honorees Corporation. It was a big success and I am sure several mothers received a beautiful piece of jewelry for Mother's Day.

Our opening ceremonies kicked off with our emcee, Reid Rasmussen, starting a wave through the crowd and then Ron Buffum giving the prayer, pledge and honoring our members who served and providing a moment of silence for those TAHU members we lost this past year. We were pleased to have The Atonement Academy Honors Choir sing the National Anthem as

TAHU Recognizes this Year's State Merit Award and Presidential Citation Winners

Small Chapter of the Year – Texoma

Medium Chapter of the Year – Coastal Bend

Large Chapter of the Year – Houston

Ouida Peterson Professional Development – Ft. Worth

Chapter Public Service – Lubbock

Chapter Website – East Texas

Chapter Media Relations – Texoma

Chapter Membership Growth Small Chapter – Panhandle

Chapter Membership Growth Large Chapter – Fort Worth

Chapter Membership Retention Small Chapter – Panhandle

Chapter Membership Retention Large Chapter – Dallas

Newsletter – Cynthia Swanson, SGS - East Texas

Special Service – Cynthia Swanson, SGS - East Texas

Tom Schilling Outstanding Texan – Nicole Scott, SGS - San Antonio

Trustee Emeritus – Rusty Rice, SGS - San Antonio

Hollis Roberson – Mike Smith, SGS, LTCP - Fort Worth

PRESIDENTIAL CITATION

Chapter Professional Development – Coastal Bend and Houston

Chapter Public Service - Houston

Chapter Website – Fort Worth

Individual Newsletter – Elsie Gaertner, SGS - Coastal Bend

Outstanding Medium Chapter – Lubbock

Outstanding Large Chapter – Dallas and Fort Worth



well as “You are the New Day” in honor of our theme. NAHU’s current President, Ryan Thorn, provided an update on NAHU and our keynote speaker was Don Spini, who spoke about “60 Seconds to Yes.” That evening, we celebrated the hard work of all of our chapters and presented awards at the Hollis Dinner. We were also honored to present the Hollis Roberson Award to a very special and deserving recipient, Mike Smith, from Fort Worth AHU.

On Friday, we started out the day with breakfast with our exhibitors, and then kicked off the General Session with honored guest Rafael Cruz, father of Senator Ted Cruz, who spoke to us about his American Dream. Heidi Rasmussen regaled us with tips and tricks to



NAHU Presidential Service Award Goes to Nedra Clingan

By **Tonya Booth,**
TAHU Secretary



The 27th Annual TAHU Conference was a huge success and we were so very pleased to have our NAHU President, Ryan Thorn, and his wife join us for a few days in San Antonio. During the opening ceremony he presented our very own 2015 Convention Chair and Awards Co-Chair, Nedra Clingan, with the NAHU Presidential Service Award, one of the highest awards given through NAHU.

Nedra was so deserving of this prestigious award. As EC over Convention I had the distinct honor in working very closely with Nedra over the past few months! She truly is dynamite in “MAKING THINGS HAPPEN!” with such grace, a positive attitude and always a BIG smile on her face!

Nedra has been an insurance professional for over 17 years, with the last 10 years as a Sales Executive for Humana. During her time at Humana, she has been a top sales performer, with her highest achievement being the #1 Small Business Sales Executive

in the U.S. in 2010 and #1 Small Business Specialty Sales Executive in 2014.

She has been a member of NAHU since 2002, starting in the San Antonio Chapter as the Newsletter Chair (2002-2006). In 2006, she moved to Corpus Christi and joined their chapter. In 2008, she was elected president of CBAHU in which their chapter was recognized for several awards at the TAHU Convention that year. In 2013, she returned home to San Antonio and re-joined SAAHU. She has held the position of Professional Development (2013-2014) where they offered 51 hours of CE that year! She has held several positions for TAHU to include Director of Marketing (2009-2010), Professional Development Co-Chair (2010-2011), Awards Co-Chair (2013-2015), and Convention Chair (2014-2015). She will be taking the reins of San Antonio President in July 2015.

Nedra’s quote for this year is, “Volunteering is the ultimate exercise in democracy. You vote in elections once a year, but when you volunteer, you vote every day about the kind of community you want to live in.” – *unknown*. She truly exemplifies the true meaning of a dedicated volunteer!

Nedra was born and raised in San Antonio where most of her family still resides. In 2008, she graduated summa cum laude from the University of the Incarnate Word with a BBA in Management. She and her husband, David, have been married for 17 years with two beautiful daughters, Sara (16) and Britney (15). In her free time she loves to explore the literary world of fiction. Congratulations Nedra...we are so very proud of you and thank you for a job well done!

rock our social media strategies, which was very enlightening. Ralph Weber was our next speaker and he focused on the value of transparency. We wrapped up our general session with our keynote speaker, Kevin Trokey, who presented the “9 Beliefs of Tomorrow’s Successful Benefits Professional.”

After our last lunch break with our exhibitors, we conducted our membership meeting where the members approved the official drink of TAHU! Want to know what it was? You

should have been there!

As I reflect on the months leading up to the event, I am honored to be a part of such an amazing organization and to work with such a wonderful group of people who tirelessly volunteered their time to make this event a success. Each and every member of the committee went above and beyond and I am honored to be a part of this amazing group of people.

Next year the convention will be in the Big “D” and I look forward to seeing everyone there!

Mike Smith

2015 Hollis Roberson Award Recipient

By Jackie Spragins, *Hollis Committee*



The Hollis Roberson Committee is proud to announce that Mike Smith, LTCP, SGS, is the 2015 recipient of TAHU's highest honor - the Hollis Roberson Award. The award was announced at the annual Hollis Roberson Award Dinner during the TAHU Annual Convention. Upon the announcement, the surprised recipient was joined by his lovely wife, Shannon, and two of his three children, and his mother.

Mike is, and has been for years, one of the most dedicated participants in the health insurance industry. Not only has he given time, money and energy to industry causes, but he also has had a successful run as an insurance professional. Mike is a much sought-after featured speaker on a number of topics related to the health insurance industry, and is known as the go-to person in his areas of specialty.

The Hollis Roberson Award is based on certain criteria. Nominations made by local chapters and TAHU board members are reviewed, discussed and voted on by previous Hollis Roberson Award recipients. Here is how this year's recipient measures up:

Criteria: *"Must have made a significant contribution of time and talent to further the health insurance industry"*: After becoming a professional insurance agent, Mike Smith joined NAHU, and became an active member of the Fort Worth chapter, serving on several commit-

tees, and eventually elected president. Being in the "wholesale" side of the business, Mike is in constant contact with agents across the state, promoting our industry and the importance of involvement in professional associations.

Criteria: *"Must currently be, or have been, a member in good standing of the Texas Association of Health Underwriters"*: Mike has been a member of TAHU since 1997, and he is also an active member of numerous other professional associations relating to our industry.

Criteria: *"Must promote the principles of professionalism and idealism"*: At every opportunity, Mike presents himself as a professional and encourages professional growth among TAHU members. He is known for always being there to help with chapter activities. That dedication shows not only in his professional life, but also in his personal life as well, where he is known as funny, easy to get along with, truthful and secure. Mike Smith is a go-getter, fearless, enthusiastic and not shy.

Criteria: *"Must display the character traits and skills of leadership"*: Mike has served on four committees at the local chapter and as chapter president, and has served on a practice specialty committee for NAHU. The skills of leadership displayed by Mike are unanimously

applauded by all in our industry, evidence of which can be summed up by mentioning his name to any member of our association, and the recognition received, including the Fort Worth Chapter's highest award, the Donna Carnall Career Achievement Award.

Criteria: *"Must Show significant community support to all aspects of both personal and professional achievement"*: Mike Smith, being the go-to and always-there person that he is, is a certified Continuing Education presenter, having more than 20 courses filed with the Texas Department of Insurance. Those courses are presented to our chapters all across the state, without cost and always with a smile. Many of our members are so confident in Mike's knowledge, they've been known to call at the last moment for information and support. They always got a return call.

Most importantly, FAMILY is very important to Mike, and that is probably where his strength shows most. Boy Scouts, dance, athletics, anywhere the kids needed to be, Dad is there. Mike is known by at least one of his children as the "Bank of Dad"

NAHU CEO Janet Trautwein describes Mike Smith this way, "I have had the good fortune of working with Mike on various projects for a number of years. He has promoted NAHU to so many people over the years as a critical element of success for agents and brokers - many people have joined NAHU at his urging. Because of his strong personal reputation and business ethics, the view of the role and professionalism of brokers is dramatically increased. Mike is creative, articulate, and willing to go the extra mile. He is an incredibly worthy recipient of the Hollis Roberson Award."

It is impossible to list the numbers of times that Mike has stepped up when called upon, how many times he has worked tirelessly to help the rest of us do a better job, nor can we know the dollars he has spent to educate and cultivate professionalism in our association. Mike is well known as a true friend to our industry, and TAHU is honored that he has made his presence known in this profession.

TAHU congratulates Mike Smith on this high honor, and the Hollis Roberson Committee welcomes him as a worthy member.

Mike Smith was Speechless

This message is what I meant to say upon being announced as the winner last Thursday night, but due to the complete surprise, I was so discombobulated that I could not formulate an impromptu acceptance that warranted the recognition. So here we go...

Thank you. I never imagined that I would be nominated for the Hollis, much less be awarded this distinction. Specifically I would like to thank those who nominated me (I understand maybe Briscoe Dunn was instrumental here) and I would like to thank those who were in support of this nomination (I understand Carolyn Goodwin may have had an opinion or two here, but what else is new! That is why I love Carolyn – smart, honest, and opinionated!)

I want to thank the members of my home chapter (FWAHU) for years of insightful programs, gifted leaders and lifetime mentors to me, and constant support for the past 22 years. I also want to thank all of the TAHU chapters for inviting me into their chapter meetings time and time again to deliver CE courses. As I have said, every time I am invited to share a message that I am humbled to be invited, and even more humbled to be invited back. Traveling the great state of Texas to visit the TAHU chapters gives me such pleasure by reacquainting with so many people I respect, get to call a friend and enjoy being around.

To my in-laws, Ross and Cheryl Hopkin, who own The Brokerage, I want to thank them for giving their then 27-year-old son-in-law (a young restaurant manager with a business degree) a chance at developing an insurance career. I will never forget Ross telling me if I was going to work 80 hours or more per week, I may as well do so in an industry that would reward my efforts. I had no idea how “right” he was when he said that. Plus, there are no renewals in chicken fried steak dinners...and maybe he had some insight on how to finance a deserving lady, my wife Shannon!

To our team at The Brokerage, you guys are wonderful! I am so proud of our accomplishments together. This award is as much yours as it is mine. Without you, I could have never accomplished this feat. Your support, your humor (you better have a sense of humor in the health insurance industry!), your dedication, and your ability to deliver service with ethical



SMITH CAME FROM THE RESTAURANT INDUSTRY, AFTER OBTAINING A BA FROM THE UNIVERSITY OF NORTH TEXAS, AND MANAGED JUDGE ROY BEANS WHERE HE MET HIS LOVELY WIFE, SHANNON. MIKE JOINED THE BROKERAGE, INC. TO WORK FOR THIS THEN NEW FATHER-IN-LAW WHO DESCRIBES HIM AS A HECK OF AN INSURANCE MAN. HE IS CURRENTLY THE PRESIDENT OF THE BROKERAGE INC.

behavior is an inspiration to me. We may not always be a perfect staff, but I will go to battle with you all any day of the week.

To my parents (Don and Judy) thank you for kicking my behind when I needed it (frequently) and for making me give more than I took, to leave things better than I found them, for teaching me to deliver more than was expected, and to serve openly and willingly. I want to thank my Mom for her beautiful smile, for putting our family's needs before hers, and for her strong Christian faith that she instilled in me and my two brothers, Greg and Chad. Thank you Dad for your strong business ethics and for your work habits: old school style! Between my Mom and Dad,

they provided me a blueprint to succeed.

To my wife, Shannon: thank you for supporting me, for putting up with all of the long hours and for the time spent away from home. Thank you for being an intricate part of my career, for learning and caring who is who in this business, and for developing so many wonderful relationships in your adopted industry. Thank you Shannon for helping raise our three kids (Kayli, Kyle and Kinley), for being my sounding board, for putting up with me through thick and thin, and for being my soul mate – I love you.

Our industry is so unique, and I am so privileged to serve as an insurance professional. Being awarded the Hollis Roberson Award is the highlight of my career so far. I will not tire nor will I become complacent. Instead I will continue to learn, to share, to challenge people's thinking, and to motivate my colleagues to push themselves beyond their comfort level in order to grow their business. I will continue to think outside the box and hope to provide value to the decision making process where our insurance products are a part of the solution.

Finally, I want to thank God for giving me the physical ability to get out of bed every day and try to make a difference, for the mental ability to think critically, and for the gift of gab!



FIND THE FIT THAT MAKES YOUR CLIENTS SMILE.

Delta Dental has a variety of plan options to fit groups of all sizes. That's why our diverse client list includes everyone from Fortune 500 companies to public agencies to small businesses to individuals.



800-775-0523 ext. 1014 / DAL-TXsales@delta.org
DELTADENTALINS.COM

82985





TAHU EXPRESSES SINCERE APPRECIATION TO OUR CONVENTION SPONSORS

PLATINUM



GOLD



SILVER



BRONZE



WHITE GOLD







TAHU Day at the Capitol

By **Audra Sullivan**
TAHU DATC Chair

Our 21st Annual Day at the Capitol was held April 1, 2015 at the Auditorium in the Capitol building in Austin. The legislators were in session so the venue was to our advantage. It was great to see all the TAHU members in the hallways of the Capitol walking eagerly to meet with their legislators. The day started off with Marcy Buckner from NAHU giving attendees an informative view of the atmosphere in Washington.

The SHOP panel with Brooke Bell (Small Business Options Program, CMS) and Jim

Rodriguez (President, CEO TExHealth Central Texas, Inc.) was a huge success based on the audience participation. Our second panel, which was moderated by Dr. James Henson, Director of Texas Politics Project at the University of Texas at Austin, included two former State Representatives: Craig Eiland of Galveston and Carl Isett from Lubbock. It also included Stacey Pogue (Center for Public Policy Priorities) and John Davidson (Texas Public Policy Foundation), who both shared their perspective on how legislation affects consumers.

Ross Ramsey, *Texas Tribune*, was our keynote speaker. He gave insight of Texas legislation on how it would affect the healthcare industry, as well as other major issues that the Texas Legislature was addressing. Lunch was held in the House Members Lounge with Texas House Representative Chris Turner giving the members information on his two bills, HB 817 and HB 818, which would have established a Texas State Exchange. Overall the event was a great success and we look forward to seeing the TAHU membership in Austin next year.



TAHU Cafe: Subscribe Today

TAHU Cafe is an electronic medium (e-mail) that allows agents, brokers and carriers to discuss topics ranging from "How do I?" to legislative issues that affect the future of healthcare. Our desire is for the Cafe to be a format that supports and enhances the professionalism of our members.

How to subscribe? Email sysop@tahu.org and put subscribe in the subject line. To ask a question to the cafe, email cafe@tahu.org. Be sure you remove the ' over the e in cafe or your message will not go through.

Tip: on some days there are many Cafe emails that come through. Try setting up a separate folder for Cafe messages and create a rule that any message with cafe in the subject line move to that folder. Then you can read the messages when you want and not have them fill up your in-box.





6 Reasons why brokers choose Colonial Life

■ shared mission

We essentially become an extension of your team. What could be more essential than that?

■ end-to-end service

From soup to nuts, we can handle the entire benefits process. Which takes a lot off your plate.

■ wide array of tools

We don't just give you the whole toolbox. We help you build the whole house.

■ long-term perspective

We're not about short-term sales. We're about long-term relationships. We run marathons ... not sprints.

■ personalized benefits counseling

We meet 1-to-1 to help everybody get the benefits that are best for them. Which makes your clients look good. And makes you look good.

■ good hard work

We believe in the benefits of good hard work. Just like you.

To learn more contact:

Heath Oakes - North Texas
214-736-1669
Hwoakes@ColonialLife.com

Kiah Townsend - Houston
832-431-4066
Ktownsend@ColonialLife.com

Tom Snyder - San Antonio/Austin
210-492-0000
Tom.Snyder@ColonialLife.com

Colonial Life
The benefits of good hard work.®

ColonialLife.com

DISABILITY ■ ACCIDENT ■ LIFE ■ DENTAL ■ CRITICAL ILLNESS ■ CANCER

Source: Colonial Life Proprietary Research: 2013

© 2015 Colonial Life & Accident Insurance Company, Columbia, SC | Colonial Life insurance products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand. NS-13694



TAHU Spotlight: Toby Meason, TAHU Secretary

Alicia Bowers
2014-2015 Membership Chair

One of the greatest rewards of serving as Membership Chair for TAHU, is getting to know people from all over the state. I have to admit though, while I've served with Toby the last two years on the board, I learned some new things about him too. I hope you enjoy getting to know Toby.

Every one of us has our own special story and I hope to introduce you to more of our members in the issues to come!

Alicia: You're now in the second year of your presidency for the Panhandle. Under your leadership this year, the Panhandle chapter brought home both the Membership Growth and Membership Retention Awards for Small Chapter. In accepting those awards at the Hollis dinner you were quite "fleet" on your feet now that I remember! Can you share what steps you have taken that have led to this success?

Toby: I would love to take credit for the growth in our chapter, but it really comes down to our members bringing new folks in. That is in large part to local agencies increasing staff and having them join the association. As for retention, we don't lose a lot of members, but when we do it is typically because they have left the industry or area. Rarely do we have someone just quit paying dues.

Alicia: You're balancing your career and business, your marriage and a young family. How do you manage to juggle all of this, set your priorities, and do it with that perpetual smile of yours?

Toby: I sleep in airports and on planes a lot, with an occasional nod off in board meetings when Lee Manross is talking! Thankfully my wife, Darla, is very supportive. She is a much better single parent than I would ever be, so I know our home and kids are well taken care of when I'm gone. As for business, my team at DFB pushed me to pursue the office of secretary and have taken on extra work to help me make sure our clients are taken care of when I'm out TAHUing. (Yep, I just used TAHU as a verb!) Lastly, my boys put a smile on my face. There's nothing better than when you've been



on the road for a couple of days and hear "I love you, Daddy!" over the phone.

Alicia: What does your membership in TAHU mean to you and what fuels your passion for the association?

Toby: When I first joined AHU, it was a PR move, so that I could get to know agents in various areas, but what I realized was that it really means that there are people in Austin and DC that are fighting for MY paycheck. The more involved I got at the local and state levels I saw this and it drove me to get involved further.

Alicia: You won a contested race for TAHU Secretary this year. As you assume a position of leadership on our State Board, are there some specific areas that hold a particular interest for you?

Toby: I would like to address the contested race for just a second. My "opponent" (I say "opponent" because I consider her to be a friend), Laura Hebert, is a tremendous asset to TAHU because of her passion for TAHU. She brought some great ideas to the table at our debate and I hope to glean from them. What I have really tried to hammer home this last year in our local chapter is that if you are paying dues to this association, be involved in it. We have over 1,700 members, but when we do an Operation Shout, less than 10% participate. The same percentage give to TAHU-PAC, which amounts to only \$31,000. If every member gave \$12.50 per month, we would be at \$255,000! What would happen if instead of a handful of people per chapter doing Operation Shouts, our representatives heard from 53

members from Amarillo, 200 EACH from Austin / San Antonio / Fort Worth, 76 from Coastal Bend, 300 from Dallas, 80 from East Texas, 27 from El Paso, 23 from Waco, 400 from Houston, 64 from Lubbock, 13 from San Angelo, 28 from Texoma and 29 from the West TX chapter? I want to educate our members on why they need to do these things.

Alicia: In your role as Secretary, I understand you will be the chair that will oversee Membership Growth and Membership Retention next year. As you have served on our State Board as chapter president for the past two years, you are aware our membership dues are the main source of income for our association, along with the proceeds from our TAHU Convention. Building and maintaining our membership is paramount to our success. We've experienced another challenging year with our retention efforts. As the chair over this area, have you given some thought to how we can address this?

Toby: The lapsed member worksheet that was implemented this year is a great tool. It helps reach out to see why a membership has lapsed and try to earn that member back. I personally have tried to be proactive and contact my members whose membership is close to expiring and reminding them to renew. Again, I will say that we need to keep educating our members on what TAHU does for them so that they see the value of their membership.

Alicia: Serving on the State Board you'll be working alongside different personalities, each having their own strengths. What do you feel are your greatest strengths?

Toby: I really try to get along with everyone. I know that there will be differences of opinions, but you have to respect the other person and realize that at the end of the day we are all working for the betterment of our profession.

Alicia: Can you tell us something about yourself that we might never guess? (We'd love to know more about Toby!).

Toby: I was the mascot at Caprock High School...Ralph the Longhorn! Hook'em Horns!

Central Texas Plan Combines SHOP and Employee Subsidies

One Texas health plan program designed for small employer groups may have built the proverbial “better mouse trap” when combined with the tax credits employers can reap under the Affordable Care Act’s Small Business Health Options program (SHOP).

Employers in the SHOP program can use federal employer tax credits of up to 50 percent to offset their costs. The tax credit is available generally only for small employers with fewer than 25 full-time equivalent employees and annual average wages from the preceding year of less than \$50,000. Employers are not permitted to take the usual tax deduction if they take the tax credit.

While the credit is good for employers, federal health care reform rules prevent federal subsidies going to help individual employees in the plan.

Enter TexHealth Central Texas, a non-profit agency based in Austin and one of the remaining “Three Share” regional or local health care programs authorized by the Texas Legislature

in 2007. Jim Rodriguez, executive director, explained how his plan provides state subsidies to employees earning \$46,680 (the 2014 amount for 400% of Federal Poverty Level) and who are employed by many small businesses:

- The employer has to have his/her headquarters located in one of these Central Texas Counties: Bastrop, Burnet, Hays, Milam, Travis or Williamson. Employees can live anywhere in the State.
- The employer has between two and 50 eligible insured employees.
- The employer has a small group health insurance policy in place.
- An employee qualifies if he earns less than \$46,681 per year.
- A qualified employee cannot be enrolled in Medicaid or Medicare.

Adds Rodriguez: “If all the conditions are met and the employer is enrolled in a SHOP plan, a qualified employer will get the SHOP tax credit and qualified employees will get the state subsidy, usually one-third of the total premium, up to a maximum subsidy of \$120 per month.”

The employee premium assistance falls under the grant management provided by the Texas Department of Insurance.

TexHealth Central Texas is one of three remaining “three share” plans of six that came out of the 2007 passage of Senate Bill 10, a major Medicaid reform bill. Other plans were in Houston, Galveston, El Paso, Dallas and College Station. In 2013, the Austin plan reorganized and stopped offering a health plan in favor of offering premium assistance regardless of who provides the health plan.

“It’s a simpler and cleaner way of giving low-wage workers a helping hand,” says Rodriguez. Houston and Galveston are the only other three-share plans still around. Houston is gravitating to the TexHealth model but Galveston plans to stay a low-cost health plan for the foreseeable future.

The statutory reference for regional and local health care programs for employees of small businesses is <http://www.statutes.legis.state.tx.us/Docs/HS/htm/HS.75.htm>.



Help your clients save for a healthy future.

At HSA Bank, we've been helping you build strong relationships with employer groups for over 15 years. We offer a complete CDH Solution including Health Reimbursement Arrangements (HRAs), Flexible Spending Accounts (FSAs), Retiree, Wellness, and Commuter benefits along with our industry-leading Health Savings Account (HSA).

You can rely on HSA Bank, your trusted healthcare financial partner, for solutions that support your clients' long-term benefits strategy.

Contact **Michael Olaiz**
Sr. Vice President, Texas & Oklahoma
972-358-7869 | molaiz@hsabank.com

hsabank.
own your health™
A Division of Webster Bank, N.A.
Member FDIC

hsabank.com
©2014 HSA Bank. HSA Bank is a division of Webster Bank, N.A. Member FDIC.



Legislature Turns New Page in History With Strangest Session

Lee Manross
TAHU Lobbyist 2014-2015

The 84th Legislature that wrapped up its regular session on can only be described one way: the strangest in many years.

The Monday morning quarterbacking began well before the Capitol doors closed sine die on June 1st. Although there was no one, signature event that took this session into a twilight zone, consensus was that a number of factors played big roles.

New sheriff in town. The most obvious difference was the arrival of new leaders and new players with instrumental roles at the Capitol, especially former Sen. Dan Patrick who took over as the new lieutenant governor. Over in the House of Representatives, the committee tasked with passing judgment on insurance bills, House Insurance, got not only a new chairman but five of nine members who had never served it before. This meant a lot of bad bills from sessions past got a fresh look and required a lot of time to bring new committee members up to speed.

The pace was off. Although the total number of bills and resolutions filed – around 10,000 – was in line with previous sessions, there were noticeable lag times in both the House and Senate in bills being referred to

committees, the first required step for any bill. Committees seemed reluctant to jump in and get going, due probably not by design but to many of them having new chairmen.

The thrill was gone. While the headlines focused on lawmakers trying to fulfill campaign promises – tax relief, “border security,” school finance reform, etc. – a lot of mom and pop issues simply ran out of what little umph they may have had to begin with. It was hard to know if the legislative body had a pulse many times; or maybe it was just in suspended animation.

Regardless, the results were the same. Some really good bills in the health insurance arena went wanting, like Amarillo Rep. John Smithee’s bill to rein in egregious balance bills from out of network providers; and Insurance Committee chairman John Frullo’s bill to prevent adverse information about medical bills from being sent to credit agencies.

That’s okay. Kind of. There’s always another session right around the corner. The same noose that hung some good consumer-oriented bills also hung a few provider dandies, like the one to give bills by out of network providers the same Prompt Pay requirements that network

bills have. Talk about killing a network! Fortunately, the House members trying to pull this end run on the legislative process got caught – with their stand-alone bill being put in time out for good for the session.

There were some bright spots during the 84th session, though.

The insurance industry and consumer groups, historically not always on the same page about if or when something should be covered or to what extent, found common ground on Smithee’s balance billing proposal, as well as his bill to reduce the trigger for a consumer to invoke mediation because of a dispute on a balance bill. That amount had been \$1,000. As of Sept. 1, 2015, under Senate Bill 481, a consumer can make a provider sit down and negotiate if the bill is \$500 or more after cost-sharing requirements have been met.

Out of network providers worked to expand their billing opportunities with a troublesome bill designed to put the State of Texas in the business of setting rates for out of network payments and which would have also given out of network providers protection under the Texas Prompt Pay laws. House Bill 616 would have tied out of network provider payments to a percentage of the “usual” cost for the same service made in the same area. In other words, providers’ charges would have been the underlying basis for what the care cost, not usual market forces such as quality and accessibility of care, patient satisfaction, etc. House Insurance Committee members recognized how bad the bill was and had kept it “pending” when a couple of legislators tried to amend the failed bill onto another bill in the House. House members recognized they were being asked to go along with issues that had not gone through the required committee process and rejected the attempt.

Agents will be interested to learn of several bills that affect licensing and continuing education requirements. Many of them were recommendations from the Texas Department of Insurance and made good sense.

Specific information about any of these legislative bills is available online at www.capitol.state.tx.us.

A New Generation of Life Insurance Let Your Clients Be their Own Beneficiaries

You can now offer your clients a totally unique new Guaranteed Life product with living benefits that will help them create a pool of money to protect them and their families if they:

- Live too long
- Die too soon
- Or get sick along the way

Plus it is all guaranteed and easy to understand!



Want to learn more? Give us a call at 800.747.4445 or visit www.bbalife.com/newgeneration and hear how one advisor helped 25 clients in 6 months!





Grading Your HSA Plan

By Lee Speir
Vice President, UMB Healthcare Services

As Health Savings Accounts (HSAs) continue to grow in popularity, it is becoming evident that not all HSA plan designs are created equally. While plan design changes can seem cumbersome, our experience tells us that a well-designed plan helps drive higher enrollment and higher savings for the employer and employee. This is all done while improving employee health and well-being through educating and engaging employees on how to be smarter health care consumers.

A well-designed plan helps lower the barriers to enrollment while maximizing the potential savings of an HSA.

We have created a checklist below to see if your employers' plans are making the grade.

Contribute to employee accounts. An employers' contribution to employees' accounts is the single most effective way to get employees to save. The amount should

be significant enough to grab attention. We recommend contributing earlier in the year to help overcome the fear of an unexpected health care expense.

Price high-deductible plan competitively. In general we recommend that the plan be priced very competitively – if not the lowest monthly premium option. Consider this – if not for a lower premium, what is motivating employees to choose a high-deductible health plan (HDHP)?

Allow pre-tax contributions. When you do this, employees get the current tax savings on their HSA contributions, as opposed to waiting for tax returns, while also enjoying the convenience of payroll deductions to contribute to their accounts. This also saves employers on payroll taxes and expenses.

Incorporate wellness. HSAs and wellness can be a great match. Employees having

to think about their own finances as related to their health can be a strong motivator for change. New guidance restates the 30% target for wellness rewards.

Cover accountholder fees. This may seem like a small thing considering the low dollar amount per month, but covering these fees for employees makes a significant difference in how employees view the value of their plan.

Make sure your plan is compliant and is structured correctly. This goes without saying, but in order to make contributions, wellness incentives, etc., the plan will need to be structured correctly.

While it is difficult to narrow this list down to a few items, we believe these items are key to any plan design for HSAs. Once a plan is making the grade, make sure employers are taking the time to educate and communicate to employees regularly.

A different point of view
Come and see vision care through our eyes.

At Avēsis, we do not believe in the “one-size-fits-all” philosophy. We offer over 250 plan designs that can be tailored to any group size ranging from 2-1000+ enrollees. Our singular focus is to provide premium vision care coverage to all of our members 365 days a year.

We see life as it happens.

Contact one of our local sales representatives today at:

Texas & Oklahoma Sales Rusty Rice 210-384-8103 rrice@avesis.com	Regional Account Manager Gwen Holzworth 210-384-8102 gholzworth@avesis.com	Central Texas Account Manager Suzanne Brune 210-384-8100 Sbrune@avesis.com
--	---	---

Chapter Braggin'



Austin

Albert Pomaes
AAHU President

Greetings from Austin! What an incredible spring it has been. We have taken in both great weather and luncheons. (And some crazy weather, as well.) April was a busy month for Austin with Day at the Capitol, a golf tournament and a lunch to wrap up.

This year's golf tournament was held at Twin Creeks Country Club, and with 20 teams we had a great time. The tournament was supported by a great group of sponsors with games on multiple holes helping make this a successful event.

The very next day AAHU was privileged to donate \$1,500 to Candlelighters, an organization that provides emotional, educational and practical support to families of children with cancer.

Candlelighters provides all of its services and programs at no cost to recipient families. To learn more visit www.candle.org.

May was a month to roll our sleeves up and learn during our annual Education Day. E.D. was filled with six hours of CE where we discussed Telehealth, ACA reporting, sales strategies and COBRA presented by Reid Rasmussen, Roger Abramson and Alicia Haff. In addition we had Rachel Bowden and Meaghan Bludau of TDI come in for a great presentation during lunch on Health Plan Comparison and Health Price Transparency.

As June rolled us into summer we had the pleasure of taking a one-hour CE given by Eric Johnson of Comedy CE and Fresh Benies. Eric is always insightful, giving agents the full picture and, as usual, puts it in a way that's fun to learn. Additionally, we had our chapter awards and the induction of our 2015-2016 AAHU Board.

To close, I want to take a quick moment to reflect on my year as the AAHU President. The year could not have been done without my board. I owe them all the successes that the Austin chapter has enjoyed.

This role has helped me develop professionally and personally. I am grateful to have had the opportunity. Thank you to my board and our members.



Coastal Bend

Bob Corrigan
CBAHU President

A group of our board members and trustees attended the Day at the Capital in Austin at the beginning of April to meet with our representatives, senators, and their staffs. We had a pretty decent sized group attend including Rick Ott, Robbi Burgess, Pete Jaramillo, John Debler, Kelli Campion, Annie Castro, Laura Hebert and Diane Lee.

We had an awesome turnout for our annual Day of Education held on April 24. We had over 75 attendees including 11 sponsors! United Healthcare was our Premier sponsor for the Day of Education and helped us make it a successful event. A special thank you to United Healthcare for all of their continued support to the AHUs across the state. Mike Smith with The Brokerage, Inc.

presented six incredibly informative hours of C.E including everything from cost effective ACA solutions to Medicare to value-based benefit strategies. A special thank you to Mike for always putting on such an educational and entertaining presentation.

We held a silent auction for our public service project at the event to benefit Youth Odyssey, a local organization that sponsors at risk and



OUR INCOMING PRESIDENT, POLLY HARRIS, WITH OUR DAY OF EDUCATION SPEAKER MIKE SMITH.

underprivileged youth in our community to attend camp and teach them about team work and trust building through adventure-based learning. We were able to raise several hundred dollars to be donated to Youth Odyssey. It was an extremely successful day and the CBAHU board did such an amazing job at putting everything together for our members.

We had several board members, as well as chapter members, attend the TAHU Convention in San Antonio in May, where we won the Medium Chapter of the Year award! Congratulations to all of our CBAHU members and thank you to all of our board members for their dedication to our association! We also received a Presidential Citation for



CBAHU MEMBERS AND TRUSTEES INCLUDING RICK OTT, ROBBI BURGESS, PETE JARAMILLO, JOHN DEBLER, KELLI CAMPION, ANNIE CASTRO, LAURA HEBERT AND DIANE LEE, ATTENDED THE DAY AT THE CAPITOL IN AUSTIN TO MEET WITH STATE REPRESENTATIVES.

our Newsletter and for Professional Development. Congratulations to Elsie Gaertner, our Newsletter Chair, and to Cindy Gentry, our Professional Development Chair.

Our May meeting included a C.E. on Proven Tax Strategies presented by Tommy Rich.

Cindy Gentry will be presenting C.E. on the Power of Living Benefits at our June meeting.

We hope to send three delegates to the NAHU Convention in New Orleans including Polly Harris, Denise Villagran and Pete Jaramillo.

We will be installing our new board positions at our July meeting. CBAHU has had an outstanding year and we are looking forward to many more successful years to come!

Chapter Braggin'



Dallas

Carolyn Goodwin
DAHU President

Hello from Dallas! Are you dry enough? BREAKING news: We're still here folks. And, we are so glad to be back in our home location.

We are also proud to have had 11 of our members in attendance at NAHU's Capitol Conference, including Ed Oleksiak, who put the whole thing together. It is a distinct privilege to have Ed not only as a member of our local board, but also as the new chair of NAHU's Legislative Council. We sent 15 folks to TAHU's Day at the Capitol, which was probably the BEST I've ever attended. Meetings were scheduled in the Capitol building. That made our afternoon visits much easier to get to and from. For both events, DAHU and FWAHU collaborated to make certain we had all the Senators and Representatives in our geographic area covered.

Can we just give San Antonio AHU and the TAHU Convention Committee a big hurrah for putting on a GREAT show at the 27th Annual TAHU Convention? The content, the speakers and the breakouts were absolutely phenomenal! While we can't claim him as a local member, we can certainly congratulate FWAHU member Mike Smith on his Hollis Roberson Award. Well done and much deserved.

Treasury is still in great shape, and it looks like we will continue the trend despite an increase in our luncheon costs and decrease in attendance. Our investments have served us well, thanks to our finance committee, chaired by our Treasurer for Life, David Weber.

We made Gold certification again this year, three points short of platinum. Maybe next time.

DAHU had some really great programs last quarter beginning in April with a presentation from Dr. Gary Delz, Dental Director for United Concordia. Dr. Delz helped us understand the impact of dental health on medical health. In honor of Disability Insurance month, our members heard a great presentation from our Past President, Andra Grava, and in June we installed our board for 2015-2016, with the help of outgoing TAHU President and DAHU member Jacqueline St. Hilaire. June was also

our local awards luncheon, when we recognize the outstanding performance of members and our Board. Those honored included:

- **Nova** - Michele Ballert - for significant new energy and accomplishment by a member
- **Leadership** - David Weber - for consistent participation and achievement of goals by a board member
- **Stellar** - Reid Rasmussen - for consistent support of DAHU activities from a member
- **MVP** - Rachel Horton - for the board member who demonstrates the single most significant achievement of DAHU's behalf
- **Hendershot Award** - the DI Center - to the carrier or company whose contribution to the association exceeds all others
- And, our most prestigious award, the **Henry Dawson Award** - Andra Grava

Programs beginning this month include a discussion of pharmacy benefits, presented by

Carol Bailey, former DAHU President and current member. Our annual legislative day will take place in August when the summer recess of the U.S. Congress is taken. If you know someone with a SUPER program, we'd be glad to hear from you because September is as of this writing, up in the air.

DAHU's annual golf tournament is scheduled for August 31 at Prestonwood Country Club. Our designated charity is once again Jonathan's Place, one of the only approved shelters for infants and children placed in the custody of Child Protective Services in Dallas County.

As the fiscal year closes and a new term year begins on July 1, I'd like to shout out a HUGE thank you to the DAHU Board members who have so faithfully supported our chapter activities. Without their dedication and support, we would not be who and what we are today. Thanks guys, I couldn't have done it without you.

Goodnight Gracie!

NAHU AFFINITY PROGRAMS

- **Errors and Omissions Insurance** - 10% discount on the best policy in the industry - offers real protection not found in "agents of" programs.
- **Norvax** - 10% discount for NAHU members on Norvax sales automation & web marketing tools for health insurance agents.
- **ProspectZone** - Smart Leads - 10% discount for NAHU members on quality ProspectZone health leads.
- **FedEx Shipping Services** - NAHU members can now save up to 26% on select FedEx® shipping services with no minimum shipping requirements.
- **UPS Delivery** - Save up to 26% on UPS shipping.
- **MBNA Reward Credit Card** - No annual fees and special introductory APR.
- **Hertz Car Rental** - Hertz offers NAHU members special year-round discounts on your daily, weekly, weekend, and monthly rentals for business or pleasure.
- **Smart's Publishing Newsletters** - Custom newsletters on the important topics of the day for your clients with a 10% discount for NAHU members.

Visit www.nahu.org
for more information!

Chapter Braggin'



East Texas

Cynthia Swanson
ETAHU President

What busy times! In April ETAHU held our Sales Symposium at the TASC Center.

We had Don Cooper speak on some great topics and had the opportunity to earn five hours of Professional Development credit. We had a great turnout with about 80 people

in attendance. I would like to thank all of our sponsors and exhibitors. Without them we could not put on these events.

In May we had members attend the TAHU Convention in San Antonio – Judith Robinson, Kim Braly, Wendy Bratteli, Beverly Norman, Joe Phifer (president of TAHU), Andrea Nipp, Kelly Sackett and myself. I want to give all the winners a big congratulation from all the chapters and Mike Smith for earning the Hollis Roberson award. ETAHU took home awards for Website – Kim Braly; Newsletter – Cynthia Swanson; and a Special Service Award – Cynthia Swanson.

At our May meeting we had Rusty Rice come to our meeting to present Ethics the NAHU Way. We had about 25 agents there for this event. At this same event we were collecting baby items and cold hard cash for the victims of the tornado that hit the community of Van, Texas, which is just outside of Tyler. We raised \$450 plus items. I would like to say a special thank you to Ameritas, Companion & Lincoln Financial for getting to us toothbrushes, toothpaste and floss to be given to the affected residents of Van.

In June we had David Grinell at our meeting teaching us about Captives 101—our attendance remains steady at about 20 members.



El Paso

Alan Carl
El Paso AHU President

Since our chapter moved its meetings to Landry's, we've continue to have great attendance.

Our April meeting boasted 38 attendees, who gathered to listen to Alicia Haff speak on the current state of affairs. In addition, they earned one hour of CE.

Our June meeting was sponsored by The

Brokerage and featured a presentation by Mike Smith. Mike always does a great job and attendance was at capacity again.

We had a membership drive in an effort to replace five lapsed members and should be able to complete that effort before July 1.

We are very excited about new president Don McCormick taking over in July.



Fort Worth

Krista Palmer
FWAHU President

In April, FWAHU hosted a CE panel discussion of professionals from industries affected by Health Care Reform legislation titled, "The Other Side of ACA – Another Perspective." Panelists included a representative from the National Pharmaceutical Association, a director of business operations for a surgical center, a Certified Personal Accountant, and someone from a company that focuses on Employer ACA Compliance. They discussed topics relevant to their industries under the ACA. Following the discussion, Laura Firestone presented an interesting CE breaking down how all the taxes work under ACA with, "Understanding the Tax Implications of the ACA... A Brief Perspective."

May was filled with excitement as FWAHU members joined others in TAHU for the annual TAHU Convention. The chapter was greatly honored with several TAHU awards including: Presidential Citation for Chapter of the Year & Chapter Website, Large Chapter Membership Growth, and the Ouida Peterson Professional Development Award. Additionally, FWAHU's own Mike Smith was honored as this year's Hollis Roberson Award. This achievement was well deserved and we applaud Mike for his years of service to not only FWAHU but for his support to other local and state chapters. Locally, the chapter hosted FWAHU's own Gentry Pool with her new CE, "COBRA: Am I Doing it Wrong" to both members and their clients at our annual "Bring Your Client to FWAHU Day."

If April Showers bring May flowers, what do May flowers bring? Well more rain! After two attempts to host our annual Golf Tournament, FWAHU finally hosted our annual Golf Tournament to support Gil Children's Services on a beautiful June day where golfers and volunteers

alike gathered at Sky Creek Ranch for a day on the greens.

Also in June we hosted our Annual Awards Banquet and the induction of officers was given by new TAHU President Joe Phifer! At the ceremony, FWAHU recognized member Ron Byrd as Volunteer of the Year, member Dale Mason as Member of the Year, Krista Palmer as Membership Recruiter of the Year, and Tonya Booth as Trustee of the Year. FWAHU also recognized our first couple J.B. and Lori Gross as our 2014 Donna Carnall Career Achievement Award recipients. The Donna Carnall Career Achievement Award was created as a way of honoring Donna Carnall for her many achievements. It is the highest and most prestigious honor the Fort Worth Association of Health Underwriters can bestow upon a member. In addition to J.B. and Lori's own business success, both have put in many years of volunteerism and support to the Fort Worth, state, and national chapters.

Well done to all those who have been recently honored as it is well deserved!

Chapter Braggin'



Houston

Jo L. Middleton
HAHU President

I can hardly believe that this year as the Houston chapter president has come to a close. It seems like yesterday I was installed into office along with the rest of the Houston board. We have had a very productive year in Houston thanks to the tireless efforts of our board and chapter members.

The Houston chapter has offered 22 credit hours to members this year (July 2014-Jun 2015) as well as NAHU Self-funding certification (additional 3 hours CE). Thank you Kay Nettles, our professional development chair, for helping find these speakers and courses.

Our membership has remained consistent all year hovering around the 407 number. We continue to add new members each month but still have opportunities in member retention. Thank you to Sibonney Trevino-Toth, our membership chair, for her involvement in recruiting, retaining and encouraging our members.

We have had some great events this year including our Symposium, Holiday Bash, and Charity Golf Tournament. Thank you to Scott Long, our events chair, for his guidance and organization of these events. He and his committees made sure they were successful. We also added some events for our younger members to encourage them to be more involved. Crystal Hoffman, our treasurer, and Michael Ledgerwood, our incoming president, did a fantastic job planning and running those events.

Thank you to Beckie Stockstill Cobb and Rachelle Posey, our legislative chairs, for scheduling our appointments for Capitol Conference and Day at the Capitol so that the representatives from Houston were able to discuss our ideas and suggestions with our federal and state legislators. Beckie also spent many hours on conference calls with the leg-

islative counsel and was on hand to update our members at our monthly luncheons.

We are blessed in Houston to have great support from sponsors to help us deliver programs for our members at a reasonable cost. Jamie Jones our marketing chair was new to the board this year and jumped right in making sure she left no stone unturned when we needed sponsorship.

Another new board member this year was Garrin Raymond who also jumped right in as our technology chair. Our website maintenance and social media presence has been under his expertise this year and he has done a great job.

I would also like to thank public service chair Kevin Robyler; he spent time delivering toys from our Christmas Bash and organizing our philanthropic endeavors this year.

Our newsletter editor Pat Martin did a great job corralling us all to get our articles and news on a monthly basis. Thank you Pat, not only for this year of service but your many years of service to the Houston association in many capacities.

Getting our name out there and highlighting our message is important for not only our association, but also the consumers we serve. Media chair Travis Middleton did a great job ensuring our press releases were

sent our timely and to all the local media.

Special thanks to Terri Bodkin Agris, our secretary, for the countless thank you notes she wrote and her personal and financial support of the association.

To the rest of our executive committee, Crystal Hoffman, treasurer; Dirk Blankenship, second VP; Connie Carter, first VP; Jeff Bacot, immediate past President; trustee Craig Splawn and trustee Terrell Rogers, your guidance and support this year has ensured that this chapter has not just survived, but thrived.

Last but by no means least, thank you to Michael Ledgerwood our incoming president. Michael, your support and involvement this year has been tremendous. We especially need to thank you for all of your hard work on our award submissions.

We were rewarded with winning the TAHU Large Chapter of the Year, as well as Presidential Citations for Public Service and Professional Development. Houston members are in great hands this year as you become president.

Thank you Houston members for the opportunity to serve you as your president for 2014-2015. I have learned so much and received many blessings from my involvement in this association.

The BeneBridge® Solution

Benefits administration made simple, intuitive, and free*



ONLINE ENROLLMENT & ADMINISTRATION
Easily manage enrollment and benefits online



CONSOLIDATED BILLING
One invoice for all active benefits, and we remit payments to each carrier



EDI FEEDS
Automated transmission of eligibility changes to carriers



ONLINE INVOICING
Easy-to-use invoicing and reconciliation system

*Ask about our carrier-paid solution

www.bbadmin.com
(210) 827-2611 | (512) 633-3191



BAY BRIDGE ADMINISTRATORS

"Your solutions begin at the Bridge"®

Chapter Braggin'



Lubbock

Shawn LaQuey
LAAHU President

Our March symposium was a great success with speakers Dave Racer, Monica Rundell and Alicia Haff. It was very informative and a nice time to socialize. We offered five CE hours so there was something of great interest for everyone. Thank you to our vendors for sponsoring the event and providing fun giveaways and information about their products. We could not provide these events without their support.

LAAHU has been super busy with our 3rd Annual Golf Tournament benefiting Susan G. Komen of Lubbock and the local American Cancer Society. We are expecting a large turn-



Panhandle

Toby Meason
PAHU President

Panhandle is still on the move...we are officially at 53 members and our PAC contributions keep on increasing! In April we offered NAHU's Self-Funding Certification and had 20 participants with two guests from Lubbock and one all the way from

out with lots of money raised for the charities and our local association so we can help other charities throughout the year. After last year's tournament we were able to give Susan G. Komen \$4,000 and donate an additional \$6,000 to

Illinois. We were honored to have HUPAC Chairman Michael Stephens from Tulsa present the class.

We tackled Medicare in May with Reed Hitch from our sister chapter in Lubbock presenting a refresher course. We also had four members attend TAHU Convention at which our very own Julie Hulseley presented the CE "Employee Benefits + HR Department = Compliance."

At June's meeting we had a great turnout to vote in our board for the 2015-16 year. Keep looking for great things out of the Panhandle!

other organizations. I would like to personally thank all of our board members and everyone who has volunteered for our golf tournament.

That about wraps up what is going on in Lubbock. Have a great summer!

OOPS!

We have Corrections

The spring issue of *TAHU News* included two photos in the Lubbock Chapter Braggin' that did not belong to them.

Apologies to the Lubbock chapter.

Here are the photos with the correct attribution.

LEFT The El Paso Chapter (L to R): Joe Bernal - Past President; Don McCormick - President Elect; Sergio Acuna - Leg Chair; Liz Carl - Treasurer; Armida Garcia & Frank Garcia - Programs; Alan Carl - President.

RIGHT Jacqueline St. Hilaire, Ron Buffun and Jessica Watts.



Chapter Braggin'



Rio Grande Valley

Denise S. Villagran

The kickoff for the South Texas AHU Chapter has begun. On April 8 a strategic planning meeting was held at the United Health Care Harlingen office. Pete Jaramillo reached out to various carrier representatives and the broker community. As a result, both were equally represented at this first meeting.

I offered a few remarks at the beginning about the steps that needed to be taken to get the chapter up and running as well as shared the level of support to be expected from TAHU. Pete Jaramillo was asked by all in attendance to take on the role of president. The remaining required positions were filled with those present with the exception of vice president/president elect and a legislative chair. The group agreed to reach out to brokers to encourage participation.

It was agreed to have monthly board meetings and quarterly membership meetings this first year. The first board meeting was held Wednesday, May 13 at the United Health Care office in Harlingen. In addition, two recruiting events are scheduled for June 17 in McAllen and June 18 in Harlingen.

This new chapter will have to gain at least 15 members and adopt bylaws before filing with NAHU for recognition. With the two scheduled recruiting events and the grassroots efforts by the incoming board, the chapter is on its way.

Pete attended the TAHU Convention in San Antonio and is planning on attending the NAHU Convention in New Orleans as well. He found vendors and TAHU members supportive of his efforts to establish the South Texas AHU.

Thank you to Jacqueline St. Hilarie, Tonya Booth and Joe Phifer and his committee for the input and support this year as we moved towards setting up this new chapter. Stay tuned, there will be much more to come!



San Antonio

Carla Adams
SAAHU President

April, May and June were all jam-packed months for SAAHU, and there is no sign of slowing down. On April 8 we proudly hosted over 160 benefits professionals at our Annual Education Day. Our theme this year was "Innovative Solutions to Supercharge your Benefit Program" and Reid Rasmussen of Fresh Benies showed us what was left out of the ACA and how we can capitalize on it, while Carolyn McNairy from TASC took us to school regarding ERISA compliance. Past TAHU President Joanna Antongiovanni moderated an informative panel discussion with some of the brightest minds of our industry and the medical profession.

In May we were so honored to welcome benefit professionals from all over Texas

to the great Alamo City for an outstanding TAHU Convention. SAAHU President-Elect Nedra Clingan was honored by NAHU President Ryan Thorn for her exceptional service to our association at home and across the state. In June, we welcomed Ryan Thorn back to Texas for our SAAHU luncheon to welcome in the 2015-2016 SAAHU Board of Directors.

I want to express my sincere gratitude to the 2014-2015 SAAHU Board; it has been my pleasure to serve with you and we could not have accomplished the many great things we did this year without our team pulling together. In this board year we were able to give more than 1,100 CE credit hours to our members, offer cutting edge content, make an impact legislatively at both the state and national level, and get the word out about the importance of great agents with dramatically increased media coverage. I am so very proud to have had this opportunity and I am excited about our new board members joining for the 2015-2016 board year.



West Texas

Amanda McCann Potter
WTAHU President

WTAHU hosted a symposium with a mix of employers, WTAHU members and non-member insurance professionals. The 50 attendees learned information regarding ERISA law, maintaining a balanced health insurance plan, transparency within healthcare, the current

state of affairs, HSA details and even understanding clinical pharmacy. The wealth of knowledge was well received by the attendees and the sponsors.

As the TAHU year comes to a close, I also want to note the appreciation I have for so many giving so much of their energy to this organization. The information is invaluable and I only wish more in our industry would invest into the knowledge NAHU, TAHU and the chapters can provide. It's been extremely helpful for my development and the ability to better serve my customers. Thank you everyone! And thank you for making me feel very welcomed as a new board member!

Send us your
Chapter Braggin'

TAHU's 2015 Legislative Fund and TAHUPAC Contributors

LEGEND

Silver <\$150 • Gold \$150-\$299 • Platinum • \$300-\$599 • Ruby \$600-\$1199 • Diamond \$1200+

Member	Chapter	Level
Mike Rivera	HAHU	Diamond
Bill Sutherland	SAAHU	Diamond
Beth Ashmore	LAHU	Ruby
Mark Bellman	AAHU	Ruby
Terry Brown	HAHU	Ruby
JB Gross	FWAHU	Ruby
Lori Gross	FWAHU	Ruby
George Keeling	LAHU	Ruby
Daniel LaBroad	DAHU	Ruby
Gary Looney	SAAHU	Ruby
John Merrifield	FWAHU	Ruby
Rusty Rice	SAAHU	Ruby
Joe Bahun	FWAHU	Platinum
Ernest Berry	LAHU	Platinum
Michael Bolden	WTAHU	Platinum
Jim Bowman	DAHU	Platinum
Ron Buffum	AAHU	Platinum
Rigo Chavez	EPAHU	Platinum
Tom Cottar	HAHU	Platinum
Marcella Cranfill	SAAHU	Platinum
Shayla Davenport	HOTAHU	Platinum
John Debler	CBAHU	Platinum
Richard DeLeon	SAAHU	Platinum
Sharon DiSantis	CBAHU	Platinum
Wesley Foster	FWAHU	Platinum
Kelly Fristoe	Texoma	Platinum
Melanie Fugate	CBAHU	Platinum
Carolyn Goodwin	DAHU	Platinum
Ben Keel	HAHU	Platinum
Bob Lay	FWAHU	Platinum
Michael Ledgerwood	HAHU	Platinum
Lee Manross	AAHU	Platinum
Stacey Merritt	HAHU	Platinum
John Otto	CBAHU	Platinum
David Prewitt	FWAHU	Platinum
Kathy Rainwater	ETAHU	Platinum
Ginger Reames	SAAHU	Platinum
Lori Rice	SAAHU	Platinum
Liz Rios-Carl	EPAHU	Platinum

Member	Chapter	Level
Judith Robinson	ETAHU	Platinum
Jeff Sherrod	ETAHU	Platinum
John Simmang	AAHU	Platinum
Jackie Spragins	Texoma	Platinum
Denise Villagran	CBAHU	Platinum
Rand Wall	HAHU	Platinum
Tammy Winn	AAHU	Platinum
Luann Yarberry	Texoma	Platinum
Carla Adams	SAAHU	Gold
David Antongiovanni	SAAHU	Gold
Joanna Antongiovanni	SAAHU	Gold
Trey Axe	AAHU	Gold
Jeffrey Bacot	HAHU	Gold
Linda Behrens	SAAHU	Gold
Joe Bernal	EPAHU	Gold
Dirk Blankenship	HAHU	Gold
John Bock	SAAHU	Gold
Alicia Bowers	SAAHU	Gold
Wendy Bratteli	ETAHU	Gold
Marty Budinsky	HAHU	Gold
Robbie Burgess	CBAHU	Gold
Loretta Camp	SAAHU	Gold
Connie Carter	HAHU	Gold
Beth Christensen	FWAHU	Gold
Nedra Clingan	SAAHU	Gold
Stacy Cochran	FWAHU	Gold
James Crook	AAHU	Gold
Paul Douglas	ETAHU	Gold
Sandy Douglas	ETAHU	Gold
Tina Durand	CBAHU	Gold
Kevin Faherty	FWAHU	Gold
Elsie Gaertner	CBAHU	Gold
Caryn Gibbons	FWAHU	Gold
Debra Gilbert	FWAHU	Gold
Jenni Haff	SAAHU	Gold
Paula Harrington	DAHU	Gold
Polly Harris	CBAHU	Gold
Tanya Haught	AAHU	Gold
Laura Hebert	CBAHU	Gold

Member	Chapter	Level
Karen Heller	ETAHU	Gold
Crystal Hoffman	HAHU	Gold
Gwen Holzworth	SAAHU	Gold
Mary Lou Hudman	DAHU	Gold
Kevin Jaques	AAHU	Gold
Kelli Javore	SAAHU	Gold
Sandra Johnson	SAAHU	Gold
Renee Kelly	AAHU	Gold
Daniel Ketner	TEXOMA	Gold
Jack Knight	PAHU	Gold
Rita Lawlis	LAHU	Gold
Diane Lee	CBAHU	Gold
Catherine Lemay	AAHU	Gold
Scott Long	HAHU	Gold
Marlen Mancias	SAAHU	Gold
Pat Martin	HAHU	Gold
Dale Mason	FWAHU	Gold
Donna McCright	DAHU	Gold
Toby Meason	PAHU	Gold
Toni Melton	ETAHU	Gold
D'Ann Miller	ETAHU	Gold
Kathryn Moore	SAAHU	Gold
Matthew Mora	SAAHU	Gold
Tom Morin	SAAHU	Gold
Susan Murray	FWAHU	Gold
Candice Naylor	PAHU	Gold
Rick Ott	CBAHU	Gold
Becky Parker	AAHU	Gold
Janet Pennington	DAHU	Gold
Melissa Perryman	AAHU	Gold
Tiffany Pharis	CBAHU	Gold
Joe Phifer	ETAHU	Gold
Albert Pomales	AAHU	Gold
Garrin Raymond	HAHU	Gold
Melanie Rogers	HAHU	Gold
Michael Roosth	HAHU	Gold
Nicole Scott	SAAHU	Gold
Judith Smith	CBAHU	Gold
W. Craig Splawn	HAHU	Gold
Becky Stockstill	HAHU	Gold
Clifton Stubbs	FWAHU	Gold
Audra Sullivan	FWAHU	Gold
Cynthia Swanson	ETAHU	Gold
Steve Sypert	LAHU	Gold
Mitch Tasker	Texoma	Gold
Roblyn Thorne	AAHU	Gold
Doris Waller	DAHU	Gold
Johnny Wallin	FWAHU	Gold
Lynn Weirich	SAAHU	Gold
Kim Whaley	HAHU	Gold
Robert Whitt	AAHU	Gold
Tom Wilson	Texoma	Gold
Vern Wilson	HAHU	Gold
Gail Yantis	AAHU	Gold
Leo Barrera	CBAHU	Silver
Gae Callaway	CBAHU	Silver
Timothy Denton	LAHU	Silver
Kay Nettles	HAHU	Silver
JacquelineSt. Hilaire	DAHU	Silver
Louanne Trebing	DAHU	Silver
Bobby Zesch	San Ang AHU	Silver



Independent, Authorized Agent for



**BlueCross BlueShield
of Texas**

An Independent Licensee of the Blue Cross and Blue Shield Association

**Elite has partnered with Blue Cross and Blue Shield of Texas
and can help you with the ins and outs of the
Affordable Care Act (ACA).**

Call Elite Marketing for important upcoming deadlines.

1-800-477-3548

Congratulations *Joe Phifer*




on being named the next
President of TAHU
from Assurant Employee Benefits



ASSURANT
Employee
Benefits®

Assurant Employee Benefits is the brand name for insurance products underwritten by Union Security Insurance Company and for Group Hospital Confinement Indemnity "Gap" or Supplemental Medical Expense "Gap" insurance underwritten by Fidelity Security Life Insurance Company, Kansas City, MO 64111. Plans contain limitations, exclusions, reductions and restrictions. Benefits provided and premium amounts depend upon the plan selected. Some insurance policies are not available in all states. Contact us for costs and complete details.

Dental Disability Life Accident Cancer Critical Illness Gap Vision



Just as you imagined,
the best things in life are free.

Right up there with sunshine, blue sky, and a field of flowers on a warm spring day is the fact that everything Rogers Benefit Group does for its clients is absolutely free. If you are a broker, that is a beautiful thing.

With so many costs so out of control it's a wonder that *anything* is free anymore, never mind RBG's new Advanced Full Service Program.

Advanced Full Service brings a nearly unimaginable level of insight and advice to the confusion of Healthcare Reform.

It's what makes RBG sales reps and account managers the very best in their field. Trained to interpret plan designs and programs, they'll help you understand all the idiosyncrasies. They'll unearth hidden value. They'll find ways to save money instead of spend money. And they'll do it all for free. No charge. Zero. Zip. No tipping allowed. Well, maybe an occasional hug or high five but nothing that will impact your bottom line.

Call any one of our 40 offices located across the country (toll free!) or visit our website at www.rogersbenefit.com. It's the first step toward finding **the kind of support and service you've always imagined was out there.**

In Texas

Austin: 512-794-8444 • Dallas: 972-233-3366 • Fort Worth: 817-335-2442 • Houston: 713-690-5400 • San Antonio: 210-495-2011

© 2015 Rogers Benefit Group

**ROGERS
BENEFIT
GROUP**

**Welcome to
Broker's Paradise™**