



# TAHU 2020 Advertising Rate Card Reaching 1700 Readers Quarterly

TAHU News is the official publication of the Texas Association of Health Underwriters and is the only state publication geared exclusively toward the Texas health underwriter. Each quarter, TAHU News reaches about 1,700 industry leaders. TAHU members serve the health insurance needs of employers and individuals seeking insurance coverage. They not only offer traditional health insurance products, but also coverage such as dental, vision, long-term care, disability, Medicare Advantage and Medicare Supplements and a variety of consumer-driven products.

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TAHU News reaches about 1,700 health insurance agents, brokers and advisers each quarter. Publication takes place every third month: March, June, September and December.

\*Those that purchase 4-issues will have first choice over anyone purchasing a 1x issue for these pages. The inside cover will include a website link and email address at no extra charge. The Presidents page and Legislative News page will include a website only at no extra charge.



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TAHU - TEXAS ASSOCIATION OF HEALTH UNDERWRITERS

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#### NOTICE:

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

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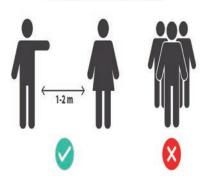
NAHU 2020 Awards

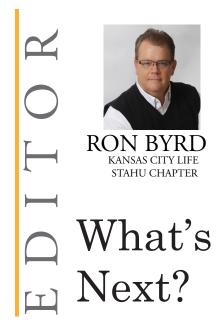
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TAHU 2020 Awards

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#### SOCIAL DISTANCING





Well, here we are, mid 2020. Even someone with a crystal ball never would have seen this coming a year ago.

When we head to the store, we go through a mental checklist: Do I wear my mask today, pack my sidearm, or just grab some bricks? What about the killer hornets?

And what will tomorrow bring?

Between the news media coverage and all social media, you can't escape the day's new disaster, combined with all the existing ones. Many here in the RGV have been asking, "What chapter of the Book of Revelation are we in today?"

Despite all that surrounds us, TAHU is moving forward and planning for the remainder of 2020 and into 2021. If the second coming hasn't happened by March 29, 2021, TAHU will be combining our DATC (Day at the Capitol) and our State Convention in Austin. That's something new for us, and the turnout should be great given the Legislature will be back in session.

The good news that's come from these past few months is that we all have become experts on hitting the "mute" button and changing our background screens for our online meetings. Technology: I love it when it works!

I refuse to use the words, "the new normal." I like the old ways, and given that we have limited stories for this issue, I began compiling images of past TAHU state conventions for a trip down Memory Lane. While laying out this issue, I realized that I miss my friends!

Looking at images of us all in the same room, laughing and smiling, I feel a little sad. I need to be around Meason and Avery to give them a smackdown with a laugh. I miss Bellman's dry humor – just look for his picture in this issue with his "buddy" Joe Biden! I miss my sisters from another mother. You know who you

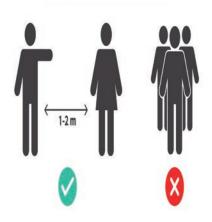
are.

I want my "normal" back, and I'm looking forward and praying that my STAHU family can all share a laugh and smile at our September Medicare - Insurance Summit. You know, life on the island – South Padre, that is – is the place to be. Sing with me ... "Toes in the water, butt in the sand, not a worry in the world, a cold beer in my hand. Life is good today!"

With Gov. Abbot lifting the ban on large groups to under 500 starting June 12, maybe September will be our "welcome back" gathering. I'm so ready.

As for now, stay safe. Either wear your mask or pack your riot gear, but stay strong. This is Texas; we set the pace and lead by example. We've got this.

#### SOCIAL DISTANCING



## How to Stay Ahead of Your Clients' Evolving Expectations



Submitted by: Christina M. Candler-Aquirre

Texas Regional Sales Manager

Flexible Benefits Service Corp. (FLEX)

See the FLEX AD on page 14

Benefit needs and strategies are constantly evolving. But, one thing hasn't changed. Employers value the expert guidance they get from their benefits brokers.

A new employee benefit trends report from MetLife examines the changing expectations of employers – and finds that the list goes way beyond cost savings.

## What your clients expect – and how you can deliver.

At a glance, what employers expect from their benefits brokers and consultants hasn't changed dramatically in recent years. The expectations that top the list are largely the same from year to year.

However, the MetLife report takes a deeper dive into the responses of employers and employees to uncover insights into how expectations are evolving – and how brokers can deliver for their clients.

#### The size difference

Not surprisingly, a company's size drives what they expect from their broker. While the largest companies are more likely to look to their brokers for insights, innovation, and financial wellness, small and mid-size companies expect brokers to deliver a combination of strategic and tactical guidance.

For example, as employees seek increased options that enable them to meet their individualized needs, 59% of all employers expect product bundling recommendations from their brokers. But the interest spikes to 70% for mid-size employers with 100 to 4,999 employees and 71% for larger employers with 5,000+ employees. Small employers with fewer than 100 employees also express an increasing desire for bundled solutions, with nearly half (48%) interested in broker recommendations for multi-product bundles.

#### Company type factors in

Expectations among white-collar, blue-collar, union, and non-union companies also provide interesting insights for brokers. For example, white-collar employers are slightly more interested in cost-saving options from their brokers compared to their blue-collar counterparts.

Differences between union and non-union companies are more pronounced. 73% of union-based employers are interested in their brokers sharing expert guidance

around new and innovative benefit solutions. In contrast, only 49% of non-union employers feel the same.

#### The meaning of cost-savings

Of course, no matter the size or type of the company, employers expect brokers to help them identify cost-saving opportunities. But the strategies employers are looking to explore differ across the segments.

For example, while mid-sized and larger employers are looking to increase employee contributions to benefits, blue-collar and smaller employers are the most likely to implement plan design changes as a cost-cutting strategy.

In addition to the deep dive on what clients expect from brokers, MetLife's report also shares insights about employer interest in emerging benefits and employee perceptions. Source: Examining Strategic Benefit Trends: What Employers and Employees Expect — and How Brokers Can Deliver, 17th Annual MetLife U.S. Employee Benefit Trends Study, 2019.







## **SELL more, RETAIN more and EARN more**

Our end to end enrollment-CPQ software and CRM solutions have been forged from feedback.



## Your opinions matter

We understand your business challenges and the value of what you do. We can help you target qualified leads, sustain client-relations and manage commissions without any hassle. Interactions lead to insights and innovation. We may be a bunch of techies but we can turn your ideas into reality.

But some things are best done the old fashioned way. Pick up your phone and talk to our support team.

Call us at 800.270.1845
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## PRESIDENT'S MESSAGE - Tonya Booth

As I sit down and begin to write, I take a pause. Tears fill my eyes and I take a deep breath, then exhale slowly. Reality has hit: This is my farewell speech and final article all rolled into one as your TAHU President for 2019-2020.

Wow, what an amazing and crazy year. When I selected our annual theme – SOAR: "Seize Opportunity Achieve Results!" -- I never in a million years dreamed our year would end with so many firsts.

The COVID-19 crisis is unprecedented in its impact on all of us. It has put the physical and financial lives of billions of people around the world at an unknown risk. Though the crisis has many implications that affect all of our lives, when it comes to day-to-day activities, the word that keeps coming to my mind is "disruption."

The unfortunate reality of COV-ID-19 is that it has thrown a huge monkey wrench in our daily lives. What had been familiar is now new. What had been predictable is now uncertain. What had been within our control is no longer the case. What had been habit and routine is no more. Slowly, we are forced to adjust and adapt to a new normal.

If there is beauty to the past few months, though, it's that I feel the whole nation was put into "time out." For some of us, the world as we knew it stopped. Those on the front lines had to move into "double time." Many events were canceled. Those with children found themselves homeschooling, cooking,

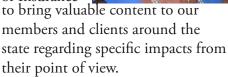
cleaning, and hunting for toilet paper and other staples while working from home alongside their spouse or partner, managing the turbulence at the intersection of our personal and professional lives.

Time was spent around the table in conversation and connection with the ones we love the most. There were long walks around the neighborhood, and some of us met our neighbors for the very first time. Home projects were completed. Books were being read, binge snacking brought us comfort, and a few of us may have enjoyed an extra drink or two. Essential businesses boomed ... while others unfortunately may may never make a comeback.

Oh, what we could have accomplished if we had known something like this was about to happen! There definitely are no guarantees in life. Zoom and Go-To-Meetings replaced in-person meetings and gatherings; we all looked like the Brady Bunch, with every face in a tile! Ideas and conversations quickly turned into plans to better serve our members.

Many chapters took advantage right away, and leaders found themselves engaging with attendees we may not have reached otherwise. TAHU joined forces with Eric Johnson's Comedy CE and held its first virtual three-day conference with motivational speakers, continuing education, and great content about specific topics relating to COVID-19. Our lobbyist, Mike and Shannon Meroney, were able to coordinate

with the Texas Workforce Commission and Texas Department of Insurance



We are continuing to make great headway in consolidating our struggling chapters into the virtual "Lone Star" chapter, and COV-ID-19 actually helped show us this can be done effectively. Thanks to Denise Villagran, Toby Meason, and the committee for their hard work and dedication, this should be completed in the next few months. Once again, Texas is trailblazing new ideas, enhancing technology, and finding better resources for our members.

We can look at COVID-19 as a blessing or as a curse, but either way, it has changed us. Much like the impact of 9-11, COVID will result in the incorporation of an extra (continued on page 15)



Wishing You A Very Happy Birthday to the Best Dad and Papa Jim a family could ever ask

We LOVE YOU!





## LEGISLATIVE NEWS

## FROM THE DESK OF SHANNON & MIKE MERONEY, MERONEY PUBLIC AFFAIRS



After taking additional comments and reworking the "narrow exception" language of the new balance billing rule, TDI has officially finalized how the exception and required waiver will work. TDI is required to publicly post and respond to every formal written comment they received on this rule. You can view that information here <a href="https://www.tdi.texas.gov/rules/2019/documents/20206358.pdf">https://www.tdi.texas.gov/rules/2019/documents/20206358.pdf</a>.

As a reminder, the new ban on balance billing applies only to fully insured plans, TRS and ERS where the consumer has no choice of providers on services provided after January 1, 2020. The exception applies only when a consumer has a choice and chooses an out-of-network doctor or provider at an in-network facility and signs a waiver 10 days in advance acknowledging that and the balance bill that may result.

The new \$21.4903 of the Texas Insurance Code clarifies that, for purposes of the exceptions to the balance billing prohibitions, an enrollee's election is only valid if the enrollee has a meaningful choice between an in-network provider and an out-of-network provider, the enrollee was not coerced by another provider or their health benefit plan into selecting the out-of-network provider, and the enrollee signs a notice and disclosure statement at least 10 business days before the service or supply is provided acknowledging that the enrollee may be liable for a balance bill and chooses to proceed with the service or supply anyway. Only an out-of-network provider that chooses to balance bill an enrollee is required to provide a notice and disclosure statement to the

enrollee. The out-of-network provider may choose to participate in SB 1264's claim dispute resolution process instead of balance billing an enrollee.

The new \$21.4903 adopts by reference the notice and disclosure statement that must be filled out by the out-of-network provider and given to the enrollee if the provider chooses to balance bill. The Waiver form can be accessed here: <a href="https://www.tdi.texas.gov/forms/lhlife-health/ah025.pdf">https://www.tdi.texas.gov/forms/lhlife-health/ah025.pdf</a>

Finally, TDI also made a change to \$21.4903(f). The change clarifies when the dispute resolution procedures apply. The change provides an exception to the subsection's prohibition on participating in the dispute resolution processes if the election is defective or rescinded. A new \$21.4904 was added to require health benefit plans to help their enrollees determine their financial responsibility for a service or supply for which a notice and disclosure statement has been provided, consistent with Insurance Code \$1661.002.

## EARLY VOTING IN PRIMARY RUN-OFFS BEGINS

Early voting in the Primary Run-off Election began this week and runs through Friday, July 10th. Election Day is Tuesday, July 14th. Anyone voting by mail must mail them early enough to be received by 7 p.m. on Election Day.

If you voted in the Democratic Primary in March, you can vote in the Democratic Primary Run-off. Likewise, if you voted in the Republican Primary, you can vote in the Republican Primary Run-off. If you did not vote in either Primary, you are eligible to vote in the Primary Run-off of your choice.

IMPORTANT COURT DECISIONS ON VOTING BY MAIL AND HOS-PITAL TRANSPARENCY REN-DERED

Two major court decisions recently came down. First, the U.S. Supreme Court declined to immediately reinstate a federal judge's order that would have allowed all Texans to request absentee ballots if they fear catching COV-ID-19 at the polling places. This issue is not dead, but has been postponed for quite a while in terms of getting a decision from the Supreme Court. Most pundits agree that more voting by mail would have favored Democrats in the upcoming election. You can read more here: https://www.texastribune. org/2020/06/26/us-supreme-court-rejects-texas-democrats-effort-expand-absentee-voting/

Additionally, a U.S. District Court ruled against the American Hospital Association's legal bid to stop the Trump Administration from requiring hospitals to disclose secret rates they negotiate with insurance companies. This is a victory for one of Trump's central health-policy initiatives as well as consumers who benefit from increased transparency on costs. More details available here: <a href="https://www.wsj.com/articles/trump-administration-price-transparency-rule-covering-hospitals-upheld-11592945973">https://www.wsj.com/articles/trump-administration-price-transparency-rule-covering-hospitals-upheld-11592945973</a>

## Welcome To TAHU

Chapter	First	Last	Designations	Agency/Carrier		
TXAUSTIN	Bill	Menaghan		BenefitMall		
TXAUSTIN	Jessica	Martiez		Frost Insurance		
TXAUSTIN	Tony	Rourke		Moda Health		
TXAUSTIN	Eric	Fowler		FBMC Benefits Management, Inc.		
TXCOASTLBND	David	Mettey		Western & Southern Life		
TXCOASTLBND	Jose	Diaz		WellMed		
TXDALLAS	Ted	Hill	CBC,SGS	Life Benefits, Inc.		
TXDALLAS	Michael	Lang		BenefitMall		
TXDALLAS	Billy	Willenberg		BenefitMall		
TXDALLAS	Matt	Strelecki		Leadr.Com		
TXDALLAS	Jack	Hooper		Take Command Health		
TXDALLAS	Karla	Strynadka	ChFC	Platinum Crest Insurance & Financial Services, LLC		
TXDALLAS	Whitney	Hill		FBMC Benefits Management, Inc.		
TXDALLAS	Saren	West		InfoSync Services		
TXEAST	Deborah	Freeman		Higginbotham Ins Agency, Inc.		
TXEAST	Rebecca	Smith		Bosworth & Associates, Inc.		
TXFORTWORTH	Daniel	Rhoades		BenefitMall		
TXFORTWORTH	William	Winters		MASA		
TXHOUSTON	Larry	Ogden		TriCore Texas		
TXHOUSTON	Jennifer	Sweaney	СВС	Business Health Strategies, LLC		
TXHOUSTON	Gwen	Taylor		FBMC Benefits Management, Inc.		
TXHOUSTON	Matt	Scott		ETC Companies		
TXLUBBOCK	Tabatha	Burgoon	PHAM			
<u>EXSANANTONIO</u>	Kathy	Ferguson		FBMC Benefits Management, Inc.		
<u>EXSANANTONIO</u>	Marcelline	Ladd		Eyetopia, Inc		
TXSANANTONIO	Brandi	DeAnda		BenefitMall		
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## Meroney Memo

**MERONEY MEMO JUNE 2020** By Shannon & Mike Meroney Meroney Public Affairs

We wrote our last memo on Super Tuesday - March 3, 2020. What a long, strange trip it's been since then. The world turned upside down when the Covid-19 pandemic exploded. And then it turned over again this week. Some days it is hard to think about work at all. Our focus on TAHU's behalf has turned from health care policy to working with TAHU's regulator and the Governor to be sure health care agents in Texas are still able to get to and do their jobs while the entire world shut down to stop the spread of the virus. While you might have thought this to be a slow season for us as lobbyists with the Capitol locked up since March and a ban on public meetings of any kind, we actually launched into overdrive to work with TDI on the loosening of the typical administrative deadlines and burdens that accompany the businss of insurance. We have worked hard to keep you up to speed on your designation of "essential workers," the changes in the scope of health insurance coverage, the options to hire and quickly license new staff as temporary agents if needed to keep up with demand, and other regulatory changes impacting your industry. We hope this has been helpful.

As Governor Abbott starts to implement his Strike Force's Plan to Re-Open Texas, there are hints

of normalcy returning. But it is still hard to get past the feeling of being indefinitely trapped in our homes wondering what our new "normal" will really look like. And when it will get here. Now imagine that you aren't an insurance agent but a candidate for elected office. One who spent the last six months focusing on winning the primary - in many cases, the only contested race you had. And you did it! Or almost...and your run-off election will happen SOON, on May 26. Until it didn't, and was postponed to July 14 - the middle of a hot summer when many Texans scatter to the winds in search of a cool breeze or a beach. And all your typical opportunities to connect with voters are shut down: no campaign events, no block walking, no parades (unless you're graduating) and definitely no baby kissing. So what CAN you do?

The answer to this question turns out to be a prime opportunity to you as a health insurance policy expert. Yes, you are one! And these candidates need to get to know you - because they may need one! And they have never been more accessible or had more free time on their hands. Seize the opportunity! Reach out to your local candidate or elected official and invite them to a Zoom (or old fashioned phone) call. Better yet, offer to organize one for your CHAPTER! Tell them what you do. Tell them what you know. Tell them you want to help if they need it. They will remember it, and you. And this is exactly what it takes to grow the relationships TAHU needs to be successful at the state Capitol when the Legislature convenes again in six short months (trust me....they will find a way).

This pandemic environment has necessitated the use of video conferences and virtual communication in ways we never used it before. It's the the new normal you've been wondering about. Candidates and even legislators are hosting Virtual Meet & Greets, fundraisers and everything in between. They are literally BEGGING voters to join them online. And introducing yourself as a subject matter expert can be a more comfortable way to introduce yourself. Every TAHU member IS a subject matter expert on health insurance. And health care costs. Both of which are priority issues for the legislature. A brand new statewide committee was recently created on the latter topic but the pandemic hit before they had the chance to get started. Every legislator in Texas will soon be required to know and understand multiple technical issues in multiple fields they may know very little about. They rely on their (very young) staff to advise them on these issues. But more often they rely on friendly constituents who have put their hands up along the way.

And that could be you! There is no better time to reach out and start making those connections. Be the health insurance expert your legislator remembers from that friendly Zoom call during the pandemic. You will be perfectly positioned as a trusted resource for your new legislator friend. These relationships will prove to be VITAL to TAHU's success during the upcoming 2021 legislative session when we start to re-create health care policy in our state in anticipation of a court decision on the ACA's constitutionality.

To join our official list of "Key Contacts" who want to help with legislative connections this session, visit www.tahu.org and click on the "Legislation" tab and look for the "Key Contacts" program on the drop down menu.

During session, we will likely activate the Key Contacts members from time to time with a direct email and or text message to let you know if and when we need your help. This outreach will include suggested talking points and up-to-theminute information on pending legislation. Every call, email or text you can deliver to your official is vital to TAHU's success at the Capitol. But you can't wait until 2021 to introduce yourself. By then the legislators will be living in Austin full time and so busy they can't see straight.

NOW IS THE TIME to do the work. So please JOIN TODAY and help us move the ball across the goal line next session.





## Say Hello to TAHU's New Executive Director: Jaffe Communications

Jaffe Communications - an association management firm with deep connections throughout NAHU - has taken over the Executive Director responsibilities of TAHU as of June 1.

Jaffe was selected for the role because of the firm's strong understanding of NAHU, as well as the day-to-day operations of the local chapters. Jaffe currently handles full management of the New Jersey and Colorado chapters, and has worked over the years with the Virginia and New York chapters.

TAHU's new executive director is Lisa Strug, who has worked with Jaffe for eight years and has been responsible for numerous successful state conferences and events. The firm also is well-versed in the StarChapter web management platform, as well as all reporting procedures with the national organization.

Jaffe is eager to work with TAHU to build membership and value-added service, as well



Lisa Strug - Vice President of Association Management and Adminstration



Jonathan Jaffe - President



Meredith Levy - Account Manager

as to identify and implement revenue-generating programs to allow TAHU to better serve its member base throughout Texas.

Jaffe can easily be reached by calling 713-645-1490. Lisa, as well as Meredith Levy and other members of our team, are eager to hear from you, as well as to meet you. Jaffe very much appreciates the opportunity to work with TAHU and help the state chapter reach its full potential in service to the broker.

All TAHU email lists have been updated but for those of you who may have emailed directly to Laura please change your communication to Lisa Strug at lisastrug45@gmail.com otherwise continue to use admin@ tahu.org.

The TAHU phone number will remain the same 713-645-1490 and the billing address will be, TAHU 312 North Avenue East, Suite 5, Cranford, NJ 07016.



## Introducing TAHU's new President:

## Audra Sullivan



By Ron Byrd Editor

For the first time in the history of the Texas Association of Health Underwriters (TAHU), a new president was sworn into office without fanfare, gathering of peers, and all the hype that is usually goes with a state convention.

Meet Audra (Tudor) Sullivan, TAHU's newest and 36th president, who quietly was sworn into the chair July 1st, at the head table of our Association, all while sitting in her own Vogue Insurance Agency office in Arlington.

Audra's turn at the table unfortunately came about with all that is wrong in the world in 2020. That brings new challenges for TAHU, but Audra is prepared to take those challenges head on, much like predecessor Tonya Booth.

Those of us who know Audra, who stands only somewhere around 5'0", know that she is fiercely competitive, takes every challenge head-on, and never backs down from the task at hand. 2020 has met its match! Audra and her identical twin sister, Sandra Gee, grew up in Waco. After graduating from Waco High, Audra attended Baylor University and earned a bachelor's degree in education. She is a lifelong Baylor fan; to this day, she can be found at every football game in her yellow and green attire.

Audra's first job was at Long John Silver's. At Baylor, she worked in the student aid office, and she also worked at Hillcrest Baptist Medical Center as an admissions clerk. Life after Baylor led Audra to her career in the insurance field. She worked as a sales representative for BCBS of Texas for eight years before jumping over to BenefitMall for five years in executive sales.

While learning her trade during her 13-year run after Baylor, Audra was hired by Granite Financial Group as vice president of employee benefits and stayed there for 13 years. Then, her life changed dramatically: She set sail on her own adventure, Vogue Insurance Agency!

The gamble paid big dividends. Vogue Insurance Agency is well known in the DFW area and throughout the state of Texas. Audra's love for TAHU started back in her BCBS days. One of her

favorite clients, TAHU member Briscoe Dunn, told Audra if she didn't join TAHU, he wouldn't work with her anymore! Audra filled out her membership application on the spot.

After becoming a member of TAHU and learning about our organization, Audra was hooked and wanted to be part of the inner circle. Asked why she decided to become part of the state board, she joked, "I was crazy drunk and was not thinking with a right mind!"

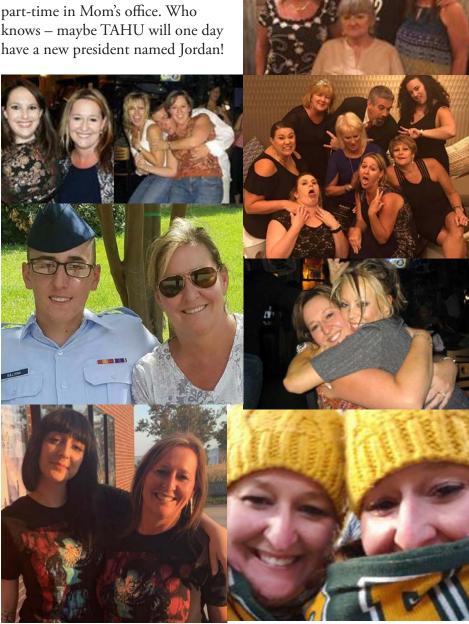
Audra continued, "Seriously, I have always felt like if you do not give back to your industry, you are not doing your part." Audra did her due diligence regarding the TAHU board and knew it was where she wanted to be!

Audra is no stranger to running a business or an association. She knows that you must set your goals high, then dig in.

Audra's goals for TAHU including growing the association's visibility with the public sector so people will understand the value of an agent. "I want TAHU to become known in the industry with other associations and also in the public and political arena as experts in the field of health insurance," she says.

As far as role models, Audra lists Briscoe Dunn and Carolyn Goodwin. "They were two of the finest people in the business," she says. "Their reputations were outstanding, and in being a part of this great association, I got to know them professionally and personally." She also mentions outgoing president Tonya Booth. "She has taught me so much during my career," Audra says. "I look to Tonya every day for guidance, and she knows exactly what to say to help me make the right decision."

When you spend time with Audra, it's clear that her love for TAHU is strong. Even stronger, though, is her love for her children, Nicklaus and Jordan. Nicklaus is a staff sergeant stationed in Misawa, Japan, and Jordan is a full-time student who works part-time in Mom's office. Who knows – maybe TAHU will one day



PRESIDENTS MESSAGE (continued from page 7) layer of safety and caution into our everyday lives. I loved the post I saw of a raccoon – which, by the way, should be the mascot for 2020! – that pointed out that those little animals always wear a mask and compulsively wash their hands ... and if you rearrange the letters in the word "raccoon," it spells "corona"!

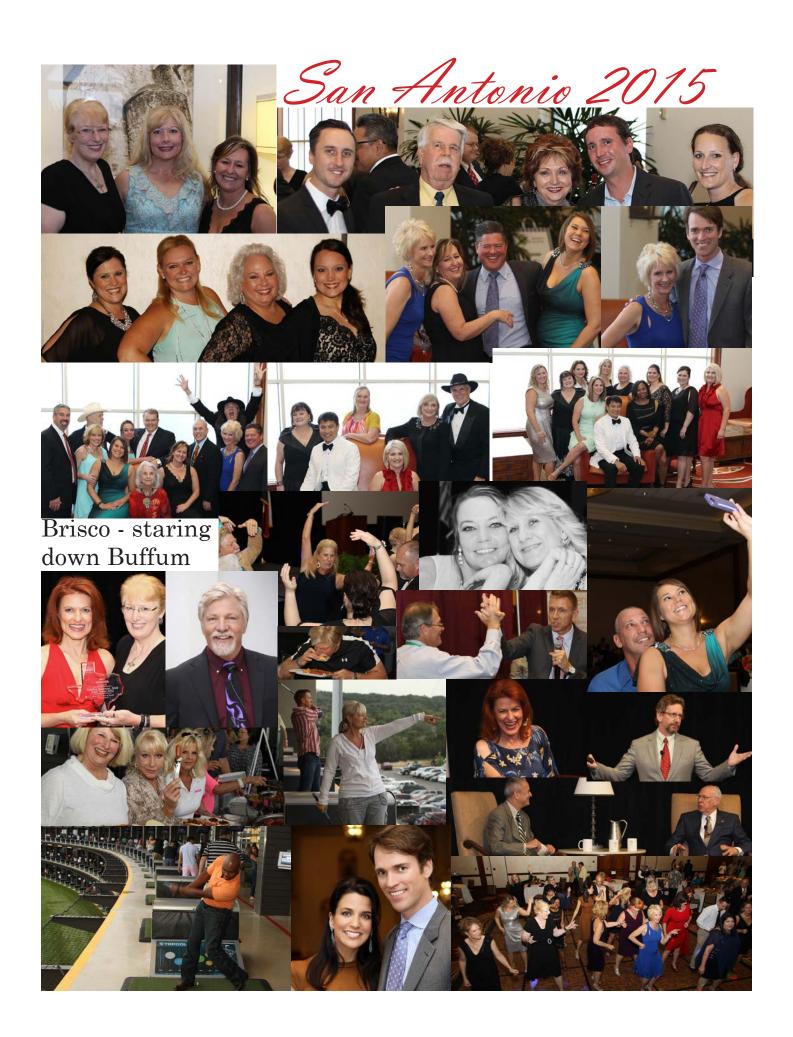
I encourage each of you to take a few minutes and reflect on where you were a year ago and how much has changed since then. As we ease back into society, what will you keep, and what will be forever changed?

Although the ending of my presidency did not go as we originally planned (and I did not get to wear that fancy dress I bought in DC and lugged home in an overstuffed suitcase thanks to Wendy and Cynthia), I do know everything truly happens for a reason. I am so very thankful for this past year; it has stretched me and made me stronger. I've spent more time in prayer, and I have learned to SOAR a little higher by seizing each opportunity and achieving results that hopefully made a small difference in our association. I am finding more joy in the journey!

I wish next year's board continued success. Thanks to all who have served, as it has been a remarkable year! A special heartfelt thanks to Laura Firestone for stepping back into the role of executive director in January and once again helping this association maintain our day-to-day responsibilities to our members. When God made Laura, he broke the mold. Her level of service and commitment to this association is beyond words. Thank you, Laura!

May God continue to bless this association, our great nation, and each one of you! You all hold a special place in my heart. Thank you for allowing me to serve as your TAHU president.



















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\*Tech tools include PRO Quote, PRO Apply, PRO Census, PRO Provider, Document Toolkit, Workers' Comp QuickSubmit and Carrier 411. For more information, visit warnerpacifictexas.com.





## 2020 Fort Worth

## The Power of One?

## TAHU Goes Zoom

Zoom and other video conferencing software allow individuals to meet and work together productively "face-to-face" when meeting in person isn't possible. This year, the number of Zoom users has grown exponentially in light of concerns about coronavirus transmission. The company reports that it has added 2.22 million monthly active users so far in 2020, compared with 1.99 million in all of 2019.

Zoom is the most popular video conferencing solution for companies with 500 employees or fewer, and the second-most popular solution for companies with more than 500 employees, after Skype for Business.

With an easy-to-follow format and free service, TAHU members "went Zoom" and saw state and local chapters jump into the fray of hosting meetings. So you could say that while we have no idea how long our current situation is going to last, TAHU and Zoom may have a marriage made in Texas!

Speaking of online video conferencing, be sure to register for the NAHU Convention June 28-30, as for the first time in history, the event will be online for everyone to enjoy. The cost is \$99. Sign up today at: http://nahu.org/annual-convention!



## Chapter Talkin' AUSTIN

Kenneth Walker

President

austinahu.org



May is "Mental Health Awareness" month and Austin AHU pledged to donate registration fees to support the SIMS Foundation. TOTAL DO-NATION \$500

SIMS Foundation is a local non-profit that provides mental health and addiction recovery services to musicians, music industry professionals and their families.

https://simsfoundation.org/

Patsy Dolan Bouressa, Executive Director, comments

"\$500 goes a very long way. This donation will cover 3 days of inpatient medical detox" 'We are so appreciative that AHU is always thinking about us"

'We are eternally grateful"



## NAHU **2020** ANNUAL CONVENTION

**CELEBRATING 90 YEARS OF NAHU** 

## AWARDS

- LOCAL WEBSITE AWARD
- PACESETTER

- MOST NEW MEMBERS

- MOST NEW MEMBERS
- Highest Growth Rate

- PACESETTER

## Blue Chip

- Ed Oleksiak DĀHU / Region VI
  - \*TINY CHAPTER 1 50
  - \*\*SMALL CHAPTER 51 100
  - \*\*\*MEDIUM CHAPTER 101 175

The Power of One



# Chapter Talkin'

## Lisa Trevino President satahu.org

## South Texas



South Texas hosted a Zoom board meeting on Thursday June 11th as we are in the process of planning our Medicare / Insurance Summit at South Padre Island, September 10 - 11, 2020.

We are keeping our current members engaged by offering free CE course opportunities through FLEX and MetLife. We are also using the Virtual CE platforms to encourage non-members to join our chapter.

Our chapter is keeping it's membership informed via email blasts and up to date news on current events on our Facebook page. Please, visit South Texas Association Health Underwriters and like our FB page!

We are grateful and we continue to show our love to our community. During these difficult times, COVID-19 has affected many family households. With a donation and acceptance, we have donated some funds to the RGV Food Bank's COVID-19 relief program. It is a privilege and an honor to help our community: "Stay Home, Save Lives".

Thank you to two very generous members of our professional association, Hector Gracia and Pete Jaramillo for their donations to the Mission Food Pantry, this morning. STAHU is proud of the genuine dedication that it's members show the communities they serve. #WeAreInThisTogether





On June 18, 2020, TAHU hosted it Awards ceremony by way of a online zoom meeting.

A big Texas Thank-you goes out to TAHU Awards Chair: Nancy Dytrich who compiled all of the data to present to our membership. Way to go Nancy!

Listed below are the 2019 - 2020 Awards Winners.

#### LEGISLTTIVE AWARDS

- Highest Amout by Chapter Austin
- 100% Texas Status (100% of Chapter Board Contributing) Forth Worth / Coastal Bend
- Highest % of Members Contributing by Chapter Austin
- Mike Rivera Award Rolando Barrera Coastal Bent

#### Individual & Chapter Awards

- Website Presidental Citation Austin
- Website Winner Houston
- Newsletter Cynthia Swanson ETAHU
- Professional Development Todd Morrow Austin
- Public Service Victoria Trevino Austin
- Medium Chapter of the Year Presidental Citations Forth Worth & Austin
- Medium Chapter of the Year ETAHU
- Carolyn Goodwin Volunteer of the Year Crystal Hoffman Houston
- Special Service Award Audra Sullivan Fort Worth
- Tom Schilling Texan of the Year Cynthia Swanson ETAHU

TAHU also wants to say, "thank-you" to Laura Firestone for years of services as Director of Finance and Executive Director along with Shannon and Mike Meroney - TAHU's Lobbyist







## IT'S HAPPENING NEAR YOU

## NAHU 2020 ANNUAL ENGAGE CONVENTION **CELEBRATING 90 YEARS OF NAHU**





Content from the 2020 NAHU Convention is online for 90days. Visit NAHU.org to review speakers, exhibitors and other items of interest.















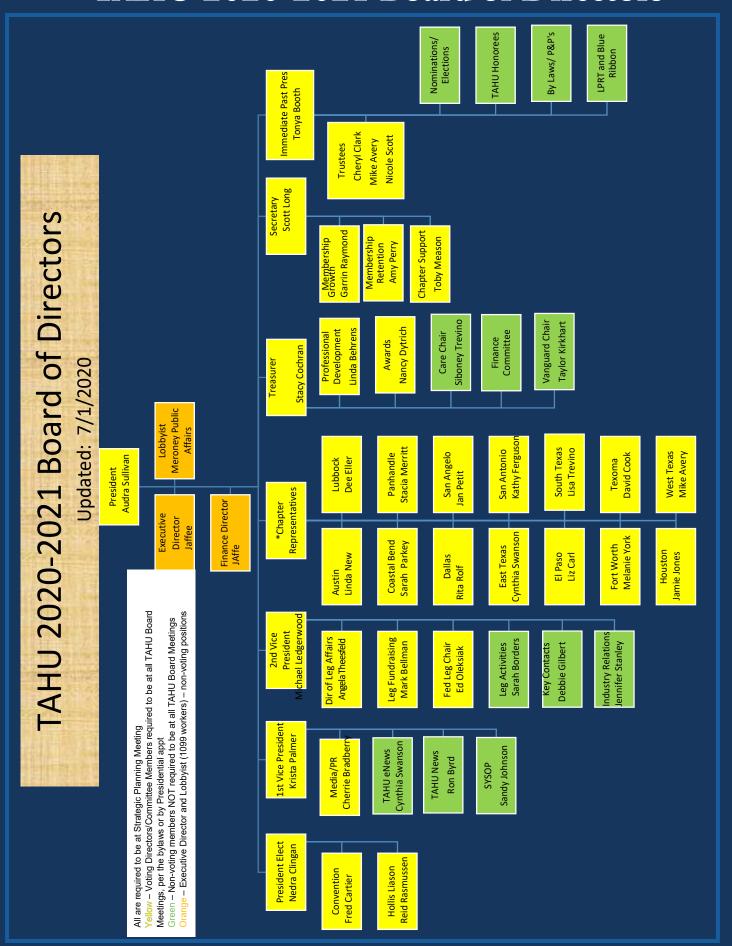
#### https://dahu.org







## TAHU 2020-2021 Board of Directors



### **TAHU PAC? Texas First!**

#### By Mark Bellman, TAHUPAC Chair

Thanks to your response to my pleas of "Texas First!" over the last year, support for the TAHUPAC has grown significantly. 88% of our State Board supports the TAHU PAC! We now have 100% TAHU PAC participation by both our Legislative Council and our Trustees. 92% of our Committee Chairs are TAHU PAC contributors, 86% of our Executive Committee contributes, and 80% of our Chapter Presidents support the TAHU PAC. Of our fourteen (14) chapters across the state, three (3) Chapter Boards have more than two-thirds of their members participating (Austin, Fort Worth and Coastal Bend). Four more chapters have higher than 50% of their Boards supporting TAHUPAC (Houston, Dallas, East Texas, and Lubbock).

This increase in support means that the TAHU PAC can give significant financial support to local TEXAS candidates' political campaigns. Our goal is to help Texas lawmakers who support TAHU's values, understand our industry and do the hard work on our issues in Austin. This fall we were able to make contributions to nineteen (19) Texas legislators around the state involving seven different TAHU Chapters. These folks worked hard on our issues, authored historic legislation on issues like surprise billing and drug pricing transparency, and chaired technical committees that take years of experience on which to develop expertise.

Even better, we engaged a record number of TAHU members to participate in the delivery of our TAHU PAC donations. In the process, our members met with State Representatives, Senators and on up to the Lieutenant Governor of Texas. These opportunities will help us develop relationships at a local level that our legislators will remember the next time they are called upon to vote on our issues. Our lobbyists are developing a full engagement plan that all chapters will be able to use starting in 2020 to guide them with their future engagements and take our legislative engagement to the next level.

But we still have work to do. Only 51% of our Local Chapter leaders are TAHU PAC members. And seven (7) of our chapters have less than 50% engagement of their Boards. This represents a waste of our statewide association's best strength: the engagement of our members at the local level, each of whom is a constituent for an elected official. We must improve these numbers in order to continue our upward trend of support for the TAHU PAC.

#### As a reminder, what does your TAHUPAC donation buy? Texas Legislative Successes, including...

- 1. A robust and exciting group of speakers and meetings with policyholders ever session at our Day At the Capitol in
- 2. Authority for TDI to apply for two waivers of the ACA;
- Prohibition on balance billing!
- A new hi/lo arbitration process to resolve our customers' balance billing problem;
- Increased access to telemedicine products for our clients;
- Improved formulary disclosure for our customers;
- 7. Required licensure, registration and transparency of freestanding ERs;
- Increased enforcement of false advertising and price gouging by freestanding ERs;
- Mental health parity for our customers;
- 10. Market flexibility on short term health plans;
- 11. Coverage mandates including Hearing Aid, Cochlear implants, digital mammography, Rx drugs;
- 12. Improved searchability of provider directories for our clients & more prompt updating;
- 13. Fewer policyholder hassles for preauthorization requirements;
- 14. Prescription drug co-share improvements;



### **PAC / Legislative fund Contribution Form**

Two Ways to Contribute					
TAHU Political Action Committee (TAHUPAC): Fund	designated to contribute to state legislators				
Legislative Fund (Leg Fund): Fund to defray costs of	egislative activities				
Contribution Levels	Contribution Splits				
[] Diamond \$1,200 (\$100/ Month	[] 100% PAC				
[] Ruby: \$600 (\$50/Month)	[] 100% Legislative Fund				
[] Platinum: \$300 (\$25/Month)	[ ] 50% Each				
[] Gold: \$150 (\$12.50/ Month)	[] Other Split PAC% Leg %				
[ ] Other	<del></del>				
Please note: Federal regulations prohibit	corporate contributions to TAHUPAC.				
Individual Contri	butions Only.				
Who Are You?					
Name	Local Chapter				
Employer	_ Occupation				
Address	_ City Zip				
AddressCell	E-mail				
Method of Contribution:					
[] Banks Draft: Preferred Method					
I authorize the Texas Association of Health Underwriter	· · · · · · · · · · · · · · · · · · ·				
	as described on the accompanying voided check. This				
	ved written notification from me of its termination in such				
time and manner as to afford TAHU and my depository					
SignaturePlea:	se include a voided check.				
[] Credit Card: Must be at least \$12.50/month or	more				
Please charge my contribution monthly in the amount of					
Please charge my contribution <u>quarterly</u> in the amount					
Please charge my contribution one time in the amount					
[] Mastercard [] Visa [] Discover [] AMEX	·				
Card #Exp.	Date VAL # (3-4 Digits)				
	rdholder Address				
Cardholder Signature					
[ ] One Time Donation					
[] I have attached a check payable to TAHUPAC for the	selected level (PAC)				
[] I have attached a check payable to TAHU for the sele	cted level (Leg Fund)				
This authorization is to remain in force until TAHU has rece					
I authorize Association Headquarters to charge my credit contact the contact of t					
I understand that the statement will read "Texas Association	n of Health Underwriters".				
I understand that this contribution is not tax deductible.					

Mail To: TAHU c/o Lisa Strug, Jaffe Communications 312 North Avenue East, #5, Cranford, NJ 07016 or fax to 908-967-5044 or e-mail to <a href="mailto:admin@tahu.org">admin@tahu.org</a>. For questions, contact Lisa Strug at 908-789-0700.

## TAHU'S 2020 Legislative Fund and TAHUPAC Contributors

6/1/19 - 5/30/2											
Member	Chapter	Level	Member	Chapter	Level	Member	Chapter	Level			
Barrera, Rolando	Coastal Bend	Diamond	Theesfeld, Angela	San Antonio	Platinum	Leal, Gary	Houston	Gold			
Booth, Tonya	Fort Worth	Diamond	Trebing, Louanne	Dallas	Platinum	Lee, Diane	Coastal Bend	Gold			
Rivera, Michael	Houston	Diamond	Walker, Kenneth	Austin	Platinum	Long, Scott	Houston	Gold			
Ashmore, Beth	Lubbock	Ruby	Watts, Jessica	Austin	Platinum	Lopez, Melissa	San Antonio	Gold			
Bellman, Mark	Austin	Ruby	Yarberry, Luann	Texoma	Platinum	Martin, Patricia	Houston	Gold			
			-	San Antonio	Gold		San Antonio	Gold			
Cartier, Fred	San Antonio	Ruby	Adams, Carla		Gold	Martin, Ted Meason, Toby					
Coastal Bend AHU	Coastal Bend	Ruby	Antongiovanni Janna	Houston Con Antonio	Gold		Panhandle	Gold Gold			
Fort Worth AHU	Fort Worth	Ruby	Antongiovanni, Joanna	San Antonio		Miller, D'Ann	East TX				
Gingrich, Zach	Coastal Bend	Ruby	Armstrong, Jill	Austin	Gold	Muir, Don	Houston	Gold			
Harris, Polly	Coastal Bend	Ruby	Baker, Misty	Austin	Gold	Naylor, Candice	Panhandle	Gold			
Hughes, Amie	N/M	Ruby	Behrens, Linda	San Antonio	Gold	Neuner, Steve	Dallas	Gold			
Kilpatrick, Scott	Houston	Ruby	Blankenship, Dirk	Houston	Gold	New, Linda	Austin	Gold			
Judith Rosinson	East TX	Ruby	Block, Howard	Houston	Gold	Ott, Rick	Coastal Bend	Gold			
Shappell, Trace	East TX	Ruby	Bowers, Alicia	San Antonio	Gold	Pancerz, Claire	Dallas	Gold			
Southan, Tamela	Dallas	Ruby	Borders, Sarah	Austin	Gold	Parkey, Sarah	Coastal Bend	Gold			
Villagran, Denise	Coastal Bend	Ruby	Brown, Jesse	Houston	Gold	Perry, Amy (Adams)	Fort Worth	Gold			
Waller, Doris	Dallas	Ruby	Budinsky, Marty	Houston	Gold	Perryman, Melissa	Austin	Gold			
Wilson, Tom	Texoma	Ruby	Burgess, Robbie	Coastal Bend	Gold	Phifer, Joe	Dallas	Gold			
Austin AHU	Austin	Platinum	Byrd, Ron	South Texas	Gold	Potter, Amanda (Leg F	West Texas	Gold			
Avery, Mike	West Texas	Platinum	Campos, Blake	Houston	Gold	Raymond, Garrin	Houston	Gold			
Avery, Wendy	Dallas	Platinum	Castillo, Iris	South Texas	Gold	Reynolds, Caleb	Austin	Gold			
Berry, Ernest	Lubbock	Platinum	Christensen, Beth	Fort Worth	Gold	Richiuso, Christine	Dallas	Gold			
Blair, Mary Ann	East TX	Platinum	Clark, Cheryl	Lubbock	Gold	Rivera, Marisa	South Texas	Gold			
Bolden, Michael	West Texas	Platinum	Clark, Erik	NM	Gold	Roosth, Michael	Houston	Gold			
Brooks, Isha	Texoma	Platinum	Clark, Tim	Houston	Gold	Schement, Vincent	San Antonio	Gold			
Buffum, Ron	Austin	Platinum	Clingan, Nedra	San Antonio	Gold	Smith, Craig	East TX	Gold			
Butler, Allison	Panhandle	Platinum	Crisher, Krista Palmer	Fort Worth	Gold	Smith, Judy	Coastal Bend	Gold			
Cochran, Stacy	Fort Worth	Platinum	Cunningham, Al	Panhandle	Gold	Stair, B. Gene	Austin	Gold			
Cook David	Texoma	Platinum	DePaoli, Allison	San Antonio	Gold	Stanley, Jennifer	Dallas	Gold			
Cottar, Tom	Houston	Platinum	Douglas, Paul	East TX	Gold	Stockstill, Beckie	Houston	Gold			
	N/M		<u> </u>		Gold	·		Gold			
Davenport, Shayla		Platinum	Douglas, Sandy	East TX		Stulba Clifton	Lubbock				
Davis, Todd	Austin	Platinum	Dumont, Nick	Fort Worth	Gold	Stubbs, Clifton	Fort Worth	Gold			
Debler, John	Coastal Bend	Platinum	Dytrich, Nancy	Austin	Gold	Sullivan, Audra	Fort Worth	Gold			
DeLeon, Rachelle	San Antonio	Platinum	East TX AHU	East TX	Gold	Swanson, Cynthia	East TX	Gold			
Firestone, Laura	Fort Worth	Platinum	Elliott-Harmon, Patti	Coastal Bend	Gold	Sypert, Steve	Lubbock	Gold			
Foster, Kim	Dallas	Platinum	Ellis, Tom	El Paso	Gold	Texoma, AHU	Texoma	Gold			
Freeman, Adriana	NM	Platinum	Evans, Mike	Lubbock	Gold	Thorne, Roblyn	Austin	Gold			
Fristoe, Kelly	Texoma	Platinum	Faherty, Kevin	Fort Worth	Gold	Trevino, Siboney	Houston	Gold			
Hayes, Judith	West Texas	Platinum	Ferfuson, Kathy	San Antonio	Gold	Trevino, Victoria	Austin	Gold			
Johnson, Eric	Fort Worth	Platinum	Foster, Christal	Dallas	Gold	Vasquez Ramirez, Valerie	San Antonio	Gold			
Johnson, Sandy	San Antonio	Platinum	Garcia, Melanie (Fugate)	Coastal Bend	Gold	Wallin, Johnny	Fort Worth	Gold			
Keel, Ben	Houston	Platinum	Gilbert, Debra	Dallas	Gold	Wild, Trei	Dallas	Gold			
Kelly, Renee	Austin	Platinum	Gonzales, Theresa	South Texas	Gold	Ybarra, Valeria	Coastal Bend	Gold			
Ledgerwood, Michael	Houston	Platinum	Gonzalez, Carlos	South Texas	Gold	Young, Peter	Dallas	Gold			
Lee, Susan	Houston	Platinum	Goodman, Cindy	Dallas	Gold	Barrera, Leo	Coastal Bend	Silver			
Merritt, Stacey	Houston	Platinum	Grogan, Wayne	Fort Worth	Gold	Brattelli, Wendy	East TX	Silver			
Morrow, Todd	Austin	Platinum	Hamilton, Leawhine	Fort Worth	Gold	Fowler, Eric	Austin	Silver			
Pleasants, Jennifer	Coastal Bend	Platinum	Hebert, Laura	Coastal Bend	Gold	Grossman, Michael	San Antonio	Silver			
Posey, Rachele	Coastal Bend	Platinum	Helms, Scott	Fort Worth	Gold	Middleton, Jo	Houston	Silver			
Prewitt, David	Fort Worth	Platinum	Hoffman, Crystal	Houston	Gold	Oehrlein, Randy	Austin	Silver			
Rios-Carl, Elizabeth	El Paso	Platinum	Irwin, Maria	Austin	Gold	Oleksiak, Ed	Dallas	Silver			
Robertson, Jessica	San Antonio	Platinum	Jaques, Kevin	Austin	Gold	Price, Dana	Fort Worth	Silver			
Rolf, Rita	Dallas	Platinum	Jones, Jamie	Houston	Gold	Yantis, Gail	Austin	Silver			
Scott, Nicole	San Antonio	Platinum	Keathley, Bryan	Fort Worth	Gold	York, Claude	N/M	Silver			
Shamberger, Ross	Lubbock	Platinum	Kessel, Rudy	East TX	Gold	Diamond	\$1,200 +	\$100 Mo			
Simmang, Michael	Austin	Platinum	Kirkhart, Taylor	Dallas	Gold	Ruby	\$600+	\$50 Mo			
Smith, Mike	Fort Worth	Platinum	Knight, Jack	Panhandle	Gold	Platinum	\$300+	\$25 Mo			
Splawn, W. Craig	Houston	Platinum	Lawlis, Rita	Lubbock	Gold	Gold	\$150+	\$12.50 Mg			
	Texoma	Platinum	Le, Duong	Fort Worth	Gold	Silver	<\$150+ <\$150	\$12.50 MC			
Spragins, Jackie	TEXUITIA	ı latıllulli	Le, Duong	i Oit vvoitil	Joid	Oliver	<del>-\$130</del>				



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