



The Official Publication of the Texas Association of Health Underwriters

Winter 2019

DATC 2/5/20

Day at the Capitol

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EDITOR



RON BYRD
KANSAS CITY LIFE
STAHU CHAPTER

Thanks for taking them time to read our second online edition of TAHU magazine. I hope you will find useful information from those who have taken the time to tell us their stories!

It's great to back on Texas soil after spending the U.S. Thanksgiving holiday in beautiful South Africa while attending our son's traditional tribal wedding. After Scott and Katleho (Kat) held their White Wedding in Iowa five years ago, it was time for them to participate in two tribal weddings in South Africa – one in Soweto, and the other a traditional Zulu wedding in Johannesburg. What an experience!

When I say “what an experience,” I’m not talking only about such Zulu traditions as slaughtering a cow, two goats, and eating the meat of each – actually, eating ALL the parts of the animal! -- within two days; visiting deceased loved ones’ graves and praying to Kat’s ancestors; wearing Zulu tribal attire (I looked good, by the way!); exchanging family gifts; dancing; eating; more dancing; more eating; and meeting and shaking hands with 1,500 people on the guest list.

I’m also talking about spending

my wife’s birthday celebration at the emergency room in Bryanston, South Africa, with my ex-wife – who also is copy editor of this magazine. Yep, it’s a family affair!

After falling and hitting her head on a marble wall, my ex-wife needed a CT scan to make sure all was well. Upon arriving at the ER, and being out of network, really far out of network, we learned it was private-pay – no “Thanks for your co-pay, and we’ll bill your insurance company.” The message was, “If you can’t pay upfront, we can’t help you.”

We wondered how much the bill would be – thousands, most likely. When all was said and done, though, we were shocked that she was assessed a bill for only about \$600 U.S. dollars. What a relief!



The South African rand was weak on the dollar – but still, \$600 seemed extremely reasonable for a CT scan, an ER doctor visit, and a prescription.

It reminded me of the story that my mother often tells about my birth: Her five-day hospital stay cost a grand total of \$500. In South Africa that night, it seemed time had slipped backward. And it made us think. I know our healthcare system is the best in the world -- but



with rising costs and discussions on the table of Medicare For All, it’s a great time to be a member of TAHU and NAHU, as we know our voices will be heard.

Take time to visit your local chapter in this coming year and make your views known -- all the way to Washington.

Deena, baby, thanks for being a good sport while I was in the ER with the ex during your birthday celebration (actually, the two of them are good friends, as we all chose long ago to make things work for the sake of our children). And to the rest of you: If you don’t get involved in your local chapter in 2020, I’ll send YOU to the ER with my ex-wife next time. (Lisa, don’t edit this line ... LOL.)

May God bless you and your family in 2020. And remember, **we do the things we HAVE to do ... so we can do the things we WANT to do.**

See you at DATC 2/5/20, and at our State Convention in April in Forth Worth. Yee-haw!

PRESIDENT'S MESSAGE



Whew! As the year winds to a close, it's been a little challenging to meet the typical tight deadlines and demands of our industry,

and to find the best options at the most affordable prices for our clients. My friends and family members who are not in the insurance industry seem to have a perpetually glazed look in their eyes as they ask, "Why are you so stressed and busy this time of year?"

I try to explain that during the three months that contain three major holidays, we are like tax consultants looming over the April 15 deadline without the ability to file an extension. Please don't get me wrong, though; I love serving my clients, working with our fabulous carrier reps, and making a difference in this confusing, ever-changing insurance world we live in. As this year's TAHU theme states, we truly have an opportunity to SOAR by Seeking Opportunities and Achieving Results.

It's hard to believe that 2019 is coming to an end, and another decade is nearly in the history books. A career coach once encouraged me to take an assessment at the end of each year, and this one can apply to your business and to our association as well as to your personal growth. As the year winds down, I would like to share it with you to give you some food for thought.

How'd my BUSINESS do?

1. Did my business grow? How do my financials compare to last year's?
2. Which goals were met? Which ones

weren't?

3. How effective were we at adding and retaining customers?
4. What is the highest performing part of my business?
5. What is the lowest performing part of my business?
6. How satisfied are my customers?
7. What did we learn from our failures?
8. How well positioned is my business for growth next year?

How'd my TEAM do?

1. Am I satisfied with the culture that exists?
2. What are the strengths of the team in place today?
3. What are the weaknesses of the team in place today?
4. How satisfied am I with the level of mutual trust and teamwork that exists?
5. What is the capacity of the team to take on additional work or responsibilities?
6. Are team members committed to the success of the business?

How did I do?

1. How effective was I in leading the business this past year?
2. In what area did I experience the greatest personal growth?
3. What continues to challenge me as a leader?
4. How well do I achieve work-life balance?
5. How well did I create clarity and alignment with the team to deliver key results?
6. How well did I do in hiring the right people and developing their potential?

This association has made some great strides and significant progress, yet we have much more work to do. We invite each of you to participate in recruiting new members, retaining our current membership, and getting involved wherever you may feel called. Please reach out to your local membership or anyone on the state board level, and we will find a place at the table for you to serve and feel a part of this wonderful organization.

I would like to take this opportunity to thank our paid 1099 personnel for a great job this past year. I hope you will read the article from our lobbyist team, Mike and Shannon Meroney. I personally want to thank them for their hard work, dedication, and willingness to make a difference and connect

Continued on page 13



MERONEY MEMO MERONEY PUBLIC AFFAIRS

While the legislature is out of session and back in their districts, our attention as your lobbyists turns to TAHU's regulating agency: the Texas Department of Insurance. TDI now has the job of writing rules to implement many of the bills passed during session. This task can be as important as passing the legislation itself. Thus, it's important to spend time building relationships and opening channels of communication between TDI and TAHU.

In October, we arranged for TAHU's new Executive Committee to meet with senior members of the Texas Department of Insurance (TDI) staff. We introduced them to TDI's new leadership including the Deputy Commissioner of Life and Health Division, Richard "Rich" Lunsford, who has 23 years of experience in insurance, financial planning, and banking. He has held various positions with USAA, State Farm, and Morgan Stanley and joined TDI in September. Also in attendance was Chris Herrick, Deputy Commissioner, Director of Agent Licensing, Libby Elliott, Government Affairs Associate Commissioner, Doug Danzeiser, Life and Health Lines Director, Raja Malkani, Life and Health Actuarial Acting

Director, Chief Actuary, Rachel Bowden, Manager, Accident & Health Department and Kenisha Schuster, Government Relations Specialist.

We had a great cooperative conversation with TDI about a variety of issues at the top of our priority list including surprise billing rule drafting, faith sharing ministry plans, possible section 1332 waiver applications on the ACA, QSEHRA rule revisions, and Short Term Health Plan rule revisions. We also started a new conversation on problems we have been seeing involving compliance with required EDI feeds to carriers to convey end of the month policy terminations which are timely received but not before the carrier's required feed day. This involves legislation passed decades ago but many will remember the Senate Bill 51 battle. TDI's suggestion was to file a few representative complaints with them involving the carriers driving this problem, illustrating the dollars at issue for employers when this happens. We are working on this at the TAHU Executive level, explaining clearly how the terminations are reported timely but insurers refuse to accept a new EDI feed if they come in after an agent's designated day to upload that data. TDI was very responsive to

we expect their interaction will be very helpful toward finding a industry-wide solution.

We also raised a concern about confusion that results for consumers with the sale of some HMO products with a deductible. TDI staff's interpretation is that these are consumer choice plans and must have the required disclosure to accompany them. Unfortunately the standard language in that disclosure states that the consumer is not getting coverage for all state mandates when in many cases, he is - just with a different cost sharing. We discussed the possible creation of a second alternative disclosure with language that better describes why the policy is not considered "standard." Stay tuned for a formal response on this problem.

Overall, our meeting with TDI's senior staff went very well and was a very proactive, cooperative conversation. We will stay in communication with them on these and any other issues we come across. Rest assured your TAHU Executive and Government Relations Team is hard at work for you, even while the legislature has recessed.



LEGISLATIVE NEWS

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



IT'S NOW TDI'S TURN TO WORK ON SURPRISE BILL- ING

The Texas Legislature adjourned nearly six months ago and our focus as TAHU's lobbyists has shifted to our regulatory agency, the Texas Department of Insurance (TDI). After the legislature finishes its work, the multitude of state agencies impacted by the new laws take over the job of implementing them. For the more significant pieces of legislation, rulemaking is often necessary by an agency to create and define the details of how the laws will be put into place. They create the process we will be required to follow and any forms that need to go along with it.

This process is happening for many of the health insurance-related bills that passed this session. TDI wasted no time in getting to work on drafting rules to implement the new surprise billing ban and dispute resolution process. This bill is more complicated than most because it attempts to place legal restrictions on multiple different regulated entities and professions. While TDI can enforce the bill's requirements on insurance

carriers, it does not have explicit regulatory authority over physicians. Texas' law says only the Texas Medical Board (TMB) can do that, unless the agency leaders agree to enter into a "Memorandum of Authority" – where one agency head agrees to share his authority with another head of purposes of regulatory consistency or similar reasons. Authority can also be given to a broader agency, like the Attorney General, who can enforce many laws on any citizen of the State.

Governor Greg Abbott signed the new surprise billing legislation on June 14th and TDI's process began with an open stakeholder meeting on July 29th where the Commissioner asked for general feedback on the development of the proposed rules. Written comments were also accepted – TDI received more than twenty such comments. We attended the meeting and offered comments on behalf of TAHU. Then on September 16th, TDI published forty-six pages of proposed rules creating a process to implement the new arbitration process which will apply to claims after January 1st, 2020. A formal hearing was held on those rules on October 23rd and more written comments were offered. The hearing was well attended and lasted a little more than two hours. Again, we offered testimony on behalf of TAHU at the hearing, and submitted comments approved by TAHU's Legislative Council.

At both hearings, Commissioner

Sullivan made it clear that he did not intend to attempt to regulate the physicians impacted by the legislation. At the October hearing, he mentioned specifically that interested parties should be sure and stay abreast of what the Texas Medical Board is doing on the topic since they will be writing their own rules to govern the doctors' regulations. The TMB had voted a few days prior to release a proposed rule draft it has been working on. While we have seen a draft of those rules, it has not yet been released publicly.

This is a concern since the strength of TMB's rules will be vital to the success of the statute. A recent *Houston Chronicle* article detailed how Dr. Sherif Zaafran, TMB's President, is also chair of Physicians for Fair Coverage, a large national lobbying group that represents specialists often at the heart of balance billing disputes.

At this point we are waiting to receive TDI's formal responses to the written comments received. They will also publish the final form of the rules (the last step in the process), likely revising some in response to testimony and com-

A black and white advertisement for Delta Dental. It features a close-up of a young woman with dark hair tied back, smiling and looking upwards. The text is overlaid on the right side of the image.

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ments.

In terms of the comments received, stakeholders were mixed in their relations. Hospitals asked for more clarity on the process and timeline and doctors asked for prompt rule adoption to give small physician practices the time to adapt to the changes. TAHU, CPPP (the Center for Public Policy Priorities), and AARP were focused on consumer notifications. We argued that an explanation of benefits to the consumer should include the new balanced billing process, as well as how charges will be counted against deductibles and co-insurance payments. A consumer should understand from the bill, clearly, what they will be expected to pay and who to call if charges exceed expected costs.

The health plans association voiced concerns that the rules fail to address the payment standards under the bill and conflict with hold harmless payment standards under current law.

And we are all concerned that a small exception – created to allow patients to purposefully choose an out-of-network provider when properly informed in advance of their financial liability for doing so – could swallow up the ban on balance bills entirely if the TMB writes overly generous procedures for how that process should work. In any case, we should get some answers in the coming weeks. Stay tuned to TAHU's social media outlets on Linked-In and Facebook, as well as our Monday weekly email update.

**“Hold the Date”
Legislative Day
February 5, 2020**



Shannon Meroney, Mike Meroney, Chairman Texas House Insurance Committee - Eddie Lucio III and Angela Thesfield



Shannon Meroney, Stacy Cochran, Rep. Chris Turner (D-Arlington), Audra Sullivan and Mike Meroney



Mike Meroney, Mark Bellman, Sen. Angela Paxtonm (R-McKinney), Rita Rolf and Shannon Meroney

TDI News

Lt. Gov. Patrick Gives Texas Senate “Homework Assignments”

On October 30th, Texas Lt. Governor Dan Patrick released interim charges to the Texas Senate’s legislative committees. These are essentially “homework assignments” for Senators to examine, debate and consider between now and the beginning of the 2021 legislative session. Below are several of the assignments pertinent to our industry. We look forward to working with you, and with the committees, as we assist lawmakers studying these issues.

A link to the full list of all committees and their charges is [here](#).

The [Senate Business and Commerce Committee](#), chaired by [Senator Kelly Hancock](#) received the following charge, and others:

- Health Care Costs: Study the cost of health care in Texas. Make recommendations to increase access to affordable quality health care. Explore potential opportunities and recommend best practices to continue to curb rising health care costs. Study and report on ways to increase consumer health care options, provide flexibility in the market, and decrease the uninsured rate in Texas, including 1115 and 1332 waivers.
- Monitoring: Monitor the implementation of legislation addressed by the Senate Committee on Business and Commerce passed by the 86th Legislature, as well as relevant agencies and programs under



Mark Bellman, Rita Rolf, Lt. Governor Dan Patrick, Shannon Meroney and Mike Meroney

the committee’s jurisdiction. Specifically, make recommendations for any legislation needed to improve, enhance, or complete implementation of the following:

- Senate Bill 1264, relating to consumer protections against certain medical and health care billing by certain out-of-network providers;
- House Bill 2536, relating to transparency related to drug costs;

Among others, the [Senate Health & Human Services Committee](#) chaired by [Senator Lois Kolkhorst](#), received the following charges:

- Health Care Costs: Examine the state health and human services finance system including, but not limited to, the following programs and methods of finance: Local Provider Participation Funds, the Delivery System Reform Incentive Payment Program, Medicaid 1115 waivers and Section 1332 State Innovation waivers, Pay for Quality programs, the Quality Incentive Payment Program, and other state and local funding used to finance health care systems in Texas. Identify ways to streamline functions and reduce unnecessarily burdensome and costly requirements in the Texas Medicaid program. Provide recommendations to ensure the sustainability of the state’s health and human services system and judicious use of taxpayer dollars.
- Heart Health: Analyze the prevalence and cost impact of heart disease to state health care programs. Provide recommendations to increase program collaboration and reduce the long-term costs associated with heart disease, stroke, and related risk factors. Identify and recommend ways to address the impact of heart disease on women’s health.
- Public Health: Examine the emerging public health concerns from the rise in e-cigarette use and “vaping,” especially among minors. Determine if additional policies or laws are needed to protect the public’s health.
- Rural Health: Examine and determine ways to improve health care delivery in rural and medically underserved areas of the state. Determine whether additional funding provided during the 86th Legislative Session has helped to ensure more accessible and quality health care in rural areas.
- Monitoring: Monitor the implementation of legislation addressed by the Senate Committee on Health and Human Services passed by the 86th Legislature, as well as relevant agencies and programs under the committee’s jurisdiction. Specifically, make recommendations for any legislation needed to improve, enhance, or complete implementation of the following:
 - Behavioral health programs, including implementation

of the Texas Child Mental Health Care Consortium (Senate Bill 11), state hospitals, and strategies to address substance abuse and opioid addiction;

- Medicaid medical transportation program relating to House Bill 1576;
- Senate Bill 21, including strategies to address tobacco and nicotine use, including e-cigarettes and vaping, by adolescents;
- Maternal mortality and infant health initiatives, including the women's health programs administered by the Health and Human Services Commission;
- Initiatives to reduce Medicaid fraud, waste and abuse, as well as other cost containment strategies; and
- Medicaid managed care oversight and accountability.

It is customary for Texas lawmakers to study issues of concern during the interim between legislative sessions, and to produce a printed committee report for review by lawmakers before the next legislative session convenes in 2021. Over the coming year, we will be monitoring all of the committees and their work, but wanted to highlight these charges and the responsible committees for you now. House of Representatives interim charges have not yet been released.



Mike Meroney, Jennifer Stanley, Mark Bellman, Audra Sullivan, Sen. Kelly Hancock (R-Ricland Hills), Shannon Meroney and Stacy Cochran





**TAHU 26TH ANNUAL
LEGISLATIVE DAY**
WEDNESDAY, FEBRUARY 5, 2020
TEXAS STATE CAPITOL BUILDING
1100 CONGRESS AVE., AUSTIN 78701

TENTATIVE AGENDA

- 7:30 am** **Registration & Catered Breakfast**
- 7:30 am** **Sponsorship Round Table Discussion - Featuring Richard Lunsford, TDI Deputy Commissioner over the new Life and Health Division (Invited)**
- 8:30 am** **Opening Remarks, Welcome and Thank You to Sponsors**
- 9:00 am** **Richard Lunsford, Introduction to our new TDI Deputy Commissioner over the new Life and Health Division (Invited)**
- 9:45 am** **Surprise Billing Legislation (SB1264) – Presented by the four major authors: (Invited)**
- Sen. Kelly Hancock (R – North Richland Hills)**
Rep. Tom Oliverson (R – Houston)
Sen. John Whitmire (D – Houston)
Rep. Trey Martinez-Fischer (D – San Antonio)
- 11:00 am** **TAHUPAC Review, Legislator (TBD) / Mark Bellman**
- 11:15 am** **Key Accounts Program, Jennifer Stanley, Mike and Shannon Meroney**
- 11:30 am** **Shirley Hutzler Award Presentation**
- 11:45 am** **BREAK FOR LUNCH**
- 12:15 pm** **Key Note Speaker – Governor Greg Abbott (Invited)**
- 1:00 pm** **Primary Election Forecast (Invited) - Ted Delisi (Rep) and Harold Cook (Dem)**
- 2:00 pm** **NAHU Review – Marcy Buckner, Vice President of Government Affairs (Invited)**
- 2:45 pm** **Medicare for All – Mia McCord, President of Texas Conservative Coalition Research Institute (TCCRI)**
- 3:15 pm** **Closing Remarks**
- 3:30 pm** **Adjournment**

2020 Day at the Capitol- 2/5/20

Join members of TAHU for the 26th Legislative Day.

This informative day full of legislation, regulations and interim guidance from the Texas Department of Insurance will provide a forum to identify key issues affecting our clients.

This is your chance to be on the leading edge of change in our industry. Don't miss this opportunity to have your voice heard!

TICKETS

\$130.00 Individual Registration includes catered breakfast and lunch.

**TAHU PAC Contributors will receive a 10% (\$13.00 savings) discount code by email.

\$150.00 after 12:00 am January 15, 2020.

DIRECTIONS

Texas State Capitol
Extension Auditorium-
Lower Level
Extension Second Floor —
E2.002 (Legislative Conference
Center)
1100 Congress Ave,
Austin, TX 78701

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Acknowledgement in TAHU e-news and website
Invitation to the Round Table

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*Refunds on registration will be given until Dec 31, 2019 less a 20% service charge. No refunds will be made after this date.

Register
Here
DATC

TAHU 26th Annual
Legislative day
Wednesday, February 5, 2020
Texas State Capitol Building

[TENTATIVE AGENDA](#)

Purchase Now and Save on NAHU's Single-Payer Healthcare Certification



The wait is over! NAHU's [Single-Payer Healthcare Certification course](#) is now available. Purchase now and take advantage of the opening course enrollment price of \$165 for NAHU members and \$215 for non-members.

Too busy to study with open enrollment here? No problem! NAHU professional development offerings can be purchased now and taken later. You have one year to complete the course once it's purchased. You can do that!

Did you know that NAHU has a podcast?

The NAHU Healthcare Happy Hour provides an in-depth review of the most recent trends in the health insurance industry as well as any actions being taken by Congress and the Trump Administration. The podcast is posted every Friday on iTunes, Spotify, and Stitcher. If you like what you hear, you can also share the podcast with friends and clients, but make sure you all subscribe so you won't miss a posting.

The Healthcare Happy Hour often features guest experts to provide even more background on the topics NAHU is covering for you, and posts special editions when there is breaking news. Tune-in to hear the latest from the Hill, what's on tap to be acted on next, and our toast of the week! Cheers!

Never want to miss a podcast? Make sure you subscribe!

After January 1, 2020, the cost of the course will be \$191 for NAHU members and \$298 for non-members.

[Click here](#) to purchase now and save.

*NAHU's Legislative Position
NAHU strongly opposes all forms of single-payer healthcare and is committed to promoting employer-sponsored health coverage and preserve Medicare, Medicaid, and other existing health programs.*



Triple Crown you still have time!



NAHU has over 20,000 members across the country; you are the reason we exist. Your participation in lobbying and advocacy is the reason we've become a force in Washington and in state houses across the country. Your recruitment efforts are why membership is up 33% over the past five years. Your contribution of your time and talents is why we have over 200 chapters across the country.

We never want to take these efforts for granted because, without you, we would suffer the fate experienced by countless other nonprofit associations: declining numbers, shaky finances and a demoralized membership.

NAHU created the President's Triple Crown Program to recognize those members whose individual contributions to NAHU help advance the association's mission. Like baseball's Triple Crown, it recognizes accomplishments in three key areas. However, while baseball Triple Crown hasn't been won since 1967, NAHU's Triple Crown can be won every year by hundreds of our members.

Criteria

To qualify for the Triple Crown, within the Calendar Year – 1/1 – 12/31 – a member must:

HUPAC: Participate in \$12 x 12 draft program or contribute \$150 total for the year – go to www.hupac.org to contribute

Membership: Recruit two or more new members – they can join online at www.nahu.org/join

Advocacy: Use Operation Shout to send three or more message – go to <http://cqrecengage.com/nahu> to sign up
One, two, three – it's that simple!



NAHU's Leading Producers Round Table (LPRT) encourages excellence among its members by recognizing their sales achievements. LPRT members demonstrate exceptional professional knowledge and outstanding client service. NAHU formed the Leading Producers Round Table in 1942 to recognize the successful underwriters of Accident & Health Insurance. Today, NAHU and the LPRT committee are committed to making LPRT the premier program for top Health, Disability, Long-Term Care and Worksite Marketing Insurance producers, carrier representatives, carrier management, and general agency/agency managers.

The LPRT includes a variety of levels. The top is Soaring Eagle, which recognizes producers who achieve the highest level of success in the industry. This elite group of people sets the standard for excellent business practices and exemplifies the dedication it takes to be a leading producer. They serve their clients with the highest standards of ethics, knowledge, service and productivity.

- Qualification allows you to attend the exclusive events at NAHU's Annual Convention including the Soaring Eagles annual symposium where

you can meet one-on-one with health insurance industry leaders, hear top-level speakers, and network with peers who are producing at the same level.

- Qualification also provides you discounts and benefits to all NAHU-produced events and programs, and a complimentary compliance webcast.
- You will be recognized for your achievement in Health Insurance Underwriter and other industry publications, and your local news outlets will also be notified.
- The award itself is distinctive and one you will be proud to display.

For additional information use this link: [LPRT](#)

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A media sponsorship in the TAHU newsletter includes an advertisement in the publication, which is distributed quarterly via email to more than 1,500 TAHU members and also published on the TAHU website. Sponsorship also includes recognition on the TAHU website as a sponsor, and advertising space in the TAHU e-News, a weekly email communication that is also distributed to all 1,500 members.

Advertising rates are effective from
October 1 2019 –
September 30 2020

Quarterly (per issue) - \$350
Semi Annual (2 issues) - \$600
Annual (4 issues) - \$999

Learn more at the following link:
https://tahu.org/Media_Sponsorships

President Message

at a deeper level with our legislators across the great State of Texas. You continue to take us to new heights!

I would also like to thank Eva Sirman, Executive Director, and Deb for their attention to detail in keeping this association running day in and day out. As we head into the New Year and a new direction, we want to thank you for the time we have worked together and wish you both a prosperous and successful 2020.

Last but not least, I would like to thank Laura Firestone for her continued dedication to our association by keeping our finances in balance and assisting us through this next transition. We're not sure what we would do without you!

As I close, I wish each one of you a happy holiday, a Merry Christmas, and a Happy New Year. I look forward to seeing each of you in February at what promises to be an exciting Day at the Capitol in Austin on February 5, and at our State Convention in Fort Worth April 22 & 23.

In 2020, let's continue to SOAR!



Austin Kenneth Walker President



Austin Chapter had a great time at the Annual Golf Tournament on September 16th and our luncheons during Q4



Texoma Wichita Falls Isha Brooks PRESIDENT

Texoma met on November 14th at the home of Kelly Fristoe. We were able to join the webinar from NAHU which delved into how a “single-payor” system works in other countries and what stance NAHU is taking on the matter. When the webinar finished, we fellowshiped around the dinner table sharing some “open enrollment” experiences we have faced thus far. We were also able to celebrate a member’s birthday, the big 4-0 for Cherrie.

We are looking forward to coming together after 4th quarter ends and having our annual “Whine Wednesday” gathering. Details on that are soon to come.

Texoma prays everyone had a very Happy Thanksgiving and will have a magical Christmas with an exciting New Year.”



CHAPTER TALKIN'

SAAHU - Fred Cartier
PRESIDENT - www.saahu.org

On Oct 2nd, SAAHU held its first Vanguard Council event; “Big Time Bowling Benefit” and it was a Strike!

Not only did we have great attendance from our SAAHU members, we were also fortunate to have the TAHU board join us. Jake Schement lead the charge as our Vanguard Council chair and pulled together a fun event. While we were all having fun, SAAHU raised \$1,700 to benefit The Kronkoski Senior Place.

The funds raised will serve a great cause and help our aging population with health and wellness initiatives, and social engagement activities. Thank you to our gracious sponsors: Ameritas, Marsh Wortham, Mutual of Omaha, Sun-Life and UnitedHealthcare.

CHAPTER TALKIN'

FWAHU - FORT WORTH

AMY PERRY - PRESIDENT

www.fwahu.org

The air is turning crisp (finally!) here in North Texas and we've had a busy, but fun filled few months at FWAHU!

In September, FWAHU held its monthly membership meeting and luncheon with Niels Christensen, President of Alt Bentley Yates, where we learned the ins and outs of compliance and how to educate our clients to be better prepared for any non-discrimination testing or reporting that may come their way!

In October, our membership meeting and luncheon at Rolling Hills Country Club included our very own, Gentry Lynn, past President of FWAHU, who presented her new 2 hour ethics CE "Ethics Tricks or Treats" (Course #119826, Provider #32408). During the meeting, Gentry dug into the ethical side of insurance touching on requirements for business ethics, the Golden Rule, commission, respect, HIPAA, securing your office, and accuracy of information.

In November, we hosted our 4th Annual Vanguard Council "Gripe and Give" at Lone Star Axe in Arlington. It was a fun afternoon of axe throwing and fellowship between friends and colleagues! We collected new and



gently used coats and blankets for Safe Haven in Arlington. Thank you to our sponsors, AXA, InfoArmor and TransAmerica for making the event successful and joining us for the fun!

In the New Year, FWAHU has more exciting things coming so keep an eye out for the schedule and lineup of meeting events! Everyone at FWAHU wishes you and your family a very Merry Christmas and a Happy New Year!



ETAHU - EAST TEXAS CYNTHIA SWANSON - PRESIDENT

www.etahu.org



November

Ms. Nedra Clingan was with us to present A Little More fun with Ancillary Terms. If you have not had this course – it is a must! It was such great fun and of course it only made it better that my team won! We collected money for PAH for the Coats for Kids campaign at this meeting

December

We held an event for local legislators as a meet and greet held at Heartland Insurance Group. A Continental breakfast will be served. We had 3 PAC checks to hand out after the event.

January – is still in review - maybe a wellness speaker.



**SAVE THE
DATE AND
ROUND 'EM UP!**

**TAHU'S 32ND
ANNUAL
CONVENTION
IS COMING TO
COWTOWN!**

**April 22-23, 2020
Hilton Fort Worth**

More Event Information Coming Soon!

STAHU - South Texas

Lisa Trevino - PRESIDENT

www.stahu.org



We are pleased to announce our 2020 event line-up for STAHU. Please join us and you can find out more on our website at: www.stahu.org.

We look forward to:

#seeingu2020

1/14/20 - 2HR Ethics CE

1/14/20 - Guest / Member Mixer

2/5/20 - Day at the Capitol

3/31/19 - Professional Development Day - 2 - HR CE

3/31/19 - Guest / Member Mixer

4/22/20 - TAHU State Convention

5/12/20 - Day of Education 4 HR CE

9/9/20 - STAHU Golf Benefit - Mc Allen TX

9/10/20 - South Padre Island Bay Cruise

9/11/20 - Medicare Summit - South Padre Island

Events subject to change



WASHINGTON UPDATE

Apply Now for NAHU's Annual Legislative Awards

Calling all NAHU health policy wonks! Applications are now being accepted for:

- Legislative Achievement
- Spirit of Freedom
- Legislative Excellence
-

awards.

Each of these awards will be presented at Capitol Conference next February, where we will recognize individual members and state and local chapters for their accomplishments during 2019.

The deadline for applications is January 10. Applications are located online along with instructions on [how to submit applications](#).




Happy
New Year
2020

No, Laura Firestone and Luann Yarberry have not been shopping at the Goodwill... they were hanging out with a Knight... Sir Elton John.



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Delta Dental Insurance Company

 DELTA DENTAL

HOLLIS ROBERSON SCHOLARSHIP FOR ENHANCED PROFESSIONAL DEVELOPMENT

Hollis Roberson, CLU, FMLI, RHU was truly a Texas legend whose accomplishments would fill many volumes. He worked tirelessly in the insurance industry for 34 years. His work with the Texas Association of Health Underwriters is memorialized in the awarding of the top honor of TAHU - The Hollis Roberson Award. Because of Hollis' support of all forms of professional development, the Hollis Roberson Scholarship for Enhanced Professional Development was established to help Texas Association of Health Underwriters members who have earned NAHU's Designations or Certifications. The scholarship goal is for the recipient to continue in the health insurance industry, ensuring the future of the industry.

Selection will be made without regard to the applicant's race, color, ethnic origin, religious belief, gender, marital status or physical handicap, in accordance with Title IX of the Education Amendments, and with Section 504 of the Rehabilitation Act 011973.

Submission of completed application and all documentation required under the guidelines below should be sent to Hollis Roberson Scholarship, TAHU Honorees Corporation, 1305 W. 11th Street #222, Houston, TX 77008.

- Applicant must be a member of NAHU and TAHU
 - Scholarship will be in the form of a reimbursement for the cost of taking a NAHU certification course, at an amount of 50% of course cost, to a maximum of \$200 per course. There is a lifetime maximum of 3 scholarships per member for Certifications. Passing each course is required.
 - A second Scholarship can be received in addition to the three above in the amount of \$500 for achieving the designation of Registered Employee Benefits Consultant (REBC) from NAHU.
 - Eligibility year will be based on calendar year. Completed application(s) must be received by March 31st of the following year. I.E., scholarship applied for time period 01-01-2019 through 12-31-2019 must be received by 3-31-2020.
 - One application per course is required. All applications must include receipt of payment and proof of passage of the Certification course. For REBC, receipt for cost and proof of earning the designation from NAHU must be included. Passage of Course and/or Earning Designation date must be within the time period allotted for both Certifications and Designation.
-

Application

Name: _____ Signature: _____ Date: _____

Address: _____

Telephone: _____ Email: _____

Local Chapter: _____

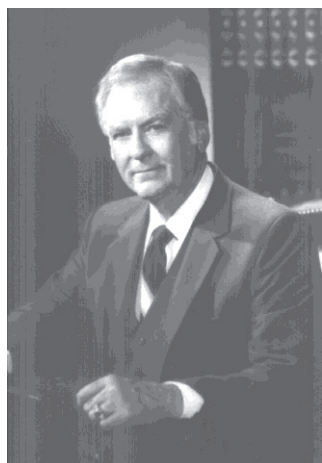
NAHU Certification or Designation Applying for:

Please attach receipt of payment and proof of passage. Proof of passage must include date of completion for Certifications and date of earning for Designations.

Hollis Roberson Award

Nomination Form

2020 Texas Outstanding Health Insurance Industry Award



HOLLIS ROBERSION
1922 - 1989

The Texas Association of Health Underwriters' Hollis Roberson Award is presented each year to the person from Texas who meets the criteria of professionalism set forth by Hollis Roberson.

The recipient of the award is selected by the Hollis Roberson Award Committee which carefully reviews all persons nominated. In making its selection, the committee looks for contributions above and beyond the call of duty, without personal gain. Your recommendations must be supported by an accompanying statement that details the accomplishments of your candidate to include present and former positions, connections with health insurance, biographical information and, of utmost importance, the specific accomplishments that entitle your candidate to this prestigious award. ***Please note: only state board members (which includes local chapter presidents) and Hollis Roberson Committee members can submit nominations.***

Please complete this form and return to HRC by 3/01/2020.

2020 Hollis Roberson Award

Nomination Form

(Must be postmarked or received by fax/email on or before 3/01/2020)

I nominate _____

Local Chapter: _____

Address: _____

City/State/Zip: _____

Phone: _____

Submitted By: _____

Board Position: _____

Phone: _____

Important: Nominees will not be considered unless support materials are included.

Send completed form with accompanying documentation to: Laura Firestone, TAHU Executive Director, 1026 Wind Ridge Drive, Duncanville, TX 75137. Voice 713/645-1490; Fax 972/709-0611; finance@tahu.org

Hollis Roberson Award

Nomination Criteria

1. Significant contribution of time and talent to further the health insurance industry.
2. Currently be, or have been, an active and contributing Member of the Texas Association of Health Underwriters.
3. Display the character traits and skills of leadership.
4. Promote the principles of professionalism and idealism
5. Show significant community support to all aspects of both personal and professional achievement.
6. Nominee must not have served as a TAHU Officer on the TAHU Board for at least two board years prior to the current board year.
7. A previous HRA Recipient may be nominated if at least seven (7) years have passed since receipt.

Previous Recipients

1989	Hollis Roberson, CLU, FLMI, RHU
1990	Edna Kern, CLU, ChFC, RHU, LUTCF
1991	Donna Carnall, RHU
1992	Robert G. Campbell, Jr.
1993	Shirley H. Hutzler
1994	Thomas M. Schilling, RHU
1995	Henry Dawson, CLU, RHU
1996	Phillip Von Stephens, RHU
1997	Andrew M. Wolfson
1998	Elizabeth Ashmore
1999	W. D. (Bill) Mann, Sr., LUTCF, RHU
2000	Ouida Peterson
2001	Ken Martin
2002	Jackie L. Spragins, RHU
2003	Caroline Hesseltine
2004	Jim Smith
2005	Trei Wild
2006	Stan Foster, RH
2007	Dave Prewitt, RHU, LUTCF, REBC, CSA
2008	Janet Trautwein
2009	Linda New, LUTCF
2010	D. Mike McLaughlin, RHU, CLU, CIC, ChFC
2011	C. Briscoe Dunn
2012	Carolyn Goodwin, CBC, SGS
2013	Ron Buffum, SGS
2014	Mike Rivera, RHU, REBC, CLU, ChFC
2015	Michael D. Smith, SGS, LTCP
2016	Russell Lee Rice, SGS
2017	C. Louanne Trebing, RHU, CLTC, SGS
2018	* Laura Firestone, CPA
2019	Reid Rasmussen

Bolded names are the 2019-20 Hollis Roberson Committee. A member of the Hollis Roberson family, currently Trei Wild, and Audra Sullivan, TAHU President-Elect, are also on the Hollis Roberson Committee. * Denotes 2019-20 Hollis Roberson Committee Chair

Award History

Hollis Roberson, CLU, FLMI, RHU, held a BS from the University of North Alabama, an MBA from Auburn University and an MS from Southern Methodist University. Mr. Roberson served the insurance industry in the capacity of life insurance company president, chief actuary and owner of his own agency. He served NAHU tirelessly first as Membership Chairman in 1986-87 and Region IV Vice President in 1986-87. He was elected First Vice President in 1988. Hollis directed the strategic planning committees for NAHU, Texas AHU, Fort Worth AHU and Dallas AHU. He published many articles and spoke to numerous health and life underwriter organizations. Hollis Roberson was the 1989 recipient of the Norman Medill Award for editorial contribution from NAHU. He was listed in Who's Who in Insurance in the South-Southwest. Hollis was the first recipient of the Hollis Roberson Award in 1989, which was established in his honor. Hollis died of cancer at the age of 67 on December 16, 1989, at his home in Rowlett, Texas. He was president-elect of NAHU at the time of his death.

Award Contributions

The Hollis Roberson Award is open for contributions. Contributors will be acknowledged each year at the annual TAHU symposium during the Hollis Roberson Award ceremonies and acknowledged in the awards program.

- Individual membership contributions: \$100.00
- Corporate membership contributions: \$250.00

Contributions should be made to "Hollis Roberson Award Fund" and mailed to:

The Hollis Roberson Award Fund, C/O Laura Firestone, 1026 Wind Ridge Drive, Duncanville, TX 75137

We The People

By Wayne Ahart



All of us have been given the greatest gift, any human on earth, could ever hope to be granted. 243 years ago, a blink of an eye, measured against man's time on earth, our forefathers gave us a new nation, founded upon principles in a Constitution to assure our freedom and unmatched opportunity until eternity, if, we the people, would guard it and fight to maintain it.

There is nothing on earth as precious as freedom! I love our Country and our freedom with all my heart and soul. There is nothing on earth that I love more. Of course, there are many things that I love deeply, as you do. All right-thinking, sane people love their mother and father, they love their brothers and sisters, they love their children and grandchildren, they love their friends and many other things.

Just stop and think a moment about how deeply you love your parents, siblings and your off-spring, your own flesh and blood – and my love for mine will match yours. And yet, there is a greater love that I have that exceeds my love for my own flesh and blood.

I love our Country and the freedom our forefathers granted us, more than anything on earth.

You may ask, how? How could I possibly love my Country more than my own flesh and blood?

Why, it's precisely because of my great love for those and my friends that I want them and all their progeny, yet unborn, to know the freedom and the love of country we have all be privileged to know.

We were warned by our forefathers, who

risked their very lives, to grant us our beloved freedom, that we could only maintain it with great vigilance.

My heart is so very heavy these days, because we have grown weary of fighting to save and maintain what we have now taken for granted.

Our freedom and our Constitution are under assault today, unlike anything we have ever known, and, the majority of us are not fighting back. We became complacent and lost our vigilance. We became fat and lazy and too tired to be vigilant.

Those of us who still go, and vote are more and more voting for the promise of Government benefits than personal responsibility. There are more people getting money and benefits "from" the Government today than contributing "to" the Government.

With our votes, we have killed the goose that laid our golden eggs.

We are allowing our Government and our educators to attack and destroy the free enterprise system. To denigrate success and to teach our youth and poor people that our heroes (our captains of industry) are evil and greedy rather than the result of freedom and opportunity and the source of all our jobs.

Instead, we are allowing them to teach that Government is the preferred source of our well-being. In short, we are slowly but surely becoming like the country of our forefathers "fled" and then "fought" to earn our independence and freedom.

Early on, we fought for the opportunity to be free to work and take care of ourselves, but now, we are voting for Government to subsidize us, so we won't have to work.

Ladies and gentlemen, we are losing our freedom! We have already lost more freedom than we have maintained. Through laws exacted, rules and regulations, required permits and fees, fines and taxes, we are no longer working for ourselves. We are now working to take care of all those who are not working or receiving more benefits from Government than they are contributing...

in taxes to Federal, State, City and County Governments. In fact, we are slaves.

In my view, the greatest generation of Americans, without question, were our founding fathers. Were it not for their greatness, intelligence, courage and foresight, there would never have been an America with free people.

We are very, very close to completely losing what they gave us. It takes great people to build a new venture from scratch. But it takes even greater people, when that venture begins the downward slide to failure, to stop the downward movement and turn it around to a new and greater future.

That's the job we have been given. If we do not stop and reverse this trend to Socialism and Big Government Collectivism, we will have failed ourselves and our children to heed our forefathers challenge to protect and maintain our gift of freedom through a representative Republic.

Our forefathers based our entire future on "We the People". We the people were granted the power to control the Government, rather than the Government controlling us.

However, that necessitated that, we the people, pay attention and be vigilant in our overseer authority and responsibility. In this we have failed.

Our only method of overseeing and controlling Government is at the ballot box. Most elections conducted across America see less than half of the people even bother to vote. Therefore, those nonvoting citizens have forfeited their right and authority to control the Government. Of those who do vote, most are uninformed and go vote for the person or party they believe will either keep giving them various benefits or increase them. In other words, they are not voting for good Government, but generous Government. They have bought into the education that the greedy rich people (the successful people) should be made or forced to take care of them through higher taxes.

We are throwing our freedom and opportunity away just as surely as our forefathers fought and died to give them to us.

We took this wonderful gift and built America into the greatest Country that has ever existed on the planet, and then allowed Liberalism, Socialism and Communism to gradually destroy all our great achievements.

I do not want my loved ones to live in a country that gave away its freedom and has no respect or regard for the U.S. Constitution.

If you love your children and grandchildren and your friends as much as I do mine, then it is past time for us to use our votes and elect people who feel as passionate about our Country, our Freedom and our Constitution as we do.

It will take dedicated, determined and brave conservatives to put us back on track to vigilantly live by the Constitution, reestablish freedom and commerce and create an atmosphere that teaches and demands that personal responsibility will once again be the guiding principle of a free America.

There is nothing on earth as precious as Freedom.

It is up to us to save our Country and the freedoms we were granted in 1776.

Wayne E Ahart has been in the insurance business since 1962. His first job was selling newspapers on the street corner. Since that time, he has formed five life insurance companies. He has always surrounded himself with outstanding people on his board of directors, such as Chris Schenkel of ABC sports, former Secretary of Agriculture – Earl Butz, Astronaut Eugene Cernan, former governors, a university president and presidents of the National Cattlemen's Association and American Trucking Association. Also included are some of the nation's winningest coaches – Tom Landry, Darrel Royal, Frank Broyles, Hayden Fry and Johnny Majors. Mr. Ahart has served on the board of the National Association of Life Insurance Companies and also owned the Pizza Garden of Austin TX. Mr. Ahart sold all his companies and retired from Insurance at the end of 2011. He currently owns Old Glory Network and its podcast that can be found on Castbox. Listen free on Castbox, using the Podcast App.

Do 1 Thing - Emergency Preparedness Kits for your pet, car and workplace or school

Disasters can strike when you are away from home. If your office or school does not have an emergency kit, offer to help make one. The kit should include:

- First aid supplies
- Flashlights or light sticks
- Building emergency procedures
- Building maps showing evacuation and shelter areas
- Pens or pencils
- Signs with the words "Need Help" and "All Clear"
- Clipboard with class/staff names

Make or buy an emergency kit for your car. If you travel with your pet regularly, make sure that you have an emergency kit for them as well. Some items to think about for your car kit are: a small first aid pet kit, water and pet treats.

1 MAKE A GO BAG FOR PETS



2 MAKE A GO BAG FOR OTHER LOCATIONS



SMALL FIRST AID KIT
FLASHLIGHT
CELL PHONE CHARGER
FLARES
BLANKET
BOTTLED WATER
NON-PERISHABLE FOOD



BUILDING EMERGENCY PROCEDURES
BUILDING MAPS SHOWING EVACUATION AND SHELTER AREAS
PENS OR PENCILS
SIGNS WITH THE WORDS "NEED HELP" AND "ALL CLEAR"
CLIPBOARD WITH CLASS NAMES



BUILDING EMERGENCY PROCEDURES
BUILDING MAPS SHOWING EVACUATION AND SHELTER AREAS
PENS OR PENCILS
SIGNS WITH THE WORDS "NEED HELP" AND "ALL CLEAR"
CLIPBOARD WITH STAFF NAMES



Vanguard Big Time Bowling Event

San Antonio hosted a Vanguard Council event on October 2nd prior to the TAHU board meeting called, "Big Time Bowling Benefit".

This event had agencies and carriers competing for bragging rights, and the event proceeds went to benefit the Kronkosky Senior Center.

THE BIG TIME BOWLING BENEFIT

AN EVENT BENEFITTING:
KRONKOSKY PLACE
The Center For Active Adults 55+

Where: Andretti Indoor Karting & Games
5527 N Loop 1604 W. San Antonio, TX 78249
When: October 2, 2019
Time: 4:00 p.m. - 7:00 p.m.

Price: \$30 per ticket (includes two drink tickets, pizza and bowling shoes for competitors)

REGISTER FOR THE EVENT AT SANANTONIOAHU.ORG



Use these tips to shop smart for health coverage

If you're looking for low cost health insurance, make sure you know what you're buying. There are many options today. Some may have fewer benefits and more limits than traditional health insurance.

Here's a list of questions you should ask before you decide on health coverage:

[READ IN SPANISH](#)

Regulation

- Is this insurance? Or is it a discount card, health sharing ministry, or other non-insurance product?
- How long does this plan last? Do I have the right to renew it if I want to? Or can the plan deny me at renewal?
- Who regulates this plan or product? (Is it the state, federal government, no one?) Who would I complain to if I have a problem?

Coverages

- Does the plan cover existing health conditions, like diabetes and high blood pressure?
- Is emergency care covered?
- Are hospital stays covered? Is there a limit to the number of days?
- What does the plan NOT cover, like pregnancy or mental health?
- Do I get drug coverage with this plan? If so, are brand name drugs covered or only generics?

Does it cover the drugs I

take?

- Does the plan limit how many times I can see a doctor?
- Is lab work covered?
- Is there a waiting period before I can start using this plan?

Costs

- Can I get a [Marketplace subsidy](#) to help pay for this plan?
- Is there a limit to how much I may have to pay out-of-pocket for covered medical care?
- How much is the deductible? (That's the amount you will have to pay before the health plan pays.)
- What are the copays? (These are fixed amounts you will pay for certain services. For example, an emergency room visit may have a \$200 copay.)
- Will I pay coinsurance (a percentage of the costs) for certain services?
- Does the plan pay my medical providers? Or does it pay me, and I pay the medical bills?

Doctors

- Do I have to use doctors, hospitals, and urgent care centers in your network or can I use any that I want?
- Do I have to ask the plan before I can see a specialist?
- Can you check to see if my current doctor is in network with this plan?

Avoid scams

Here are some warning signs that

you might want to move on to another company.

- The agent or salesperson cannot answer basic questions about the plan, such as those on our shopping checklist.
 - You feel pressured to decide right away. There are no limited time offers in health insurance. No one can promise you a special deal.
 - A price that is much lower than other companies you've checked with probably means the plan has fewer benefits and more limits.
 - You get a call or email from a company or person you didn't contact first.
- Need more help?
Call our Help Line at 1-800-252-3439 to see if a company is licensed, check their complaint history, or ask questions.

Resources

- [Healthcare.gov](#): You can shop for insurance on the federal marketplace during open enrollment from November 1 to December 15 each year. You might also qualify for a special enrollment period.
- [TexasHealthPlanCompare.com](#): View side-by-side comparisons of Texas health plans.
- Texas Health Options: Compare health plans, benefits, and networks. Learn more about using your health plan.
- [Avoiding big medical bills](#) (video): Do you know the right questions to ask to keep your health care costs down? We go over the things that can lead to higher bills and explain how to avoid them.

IT'S HAPPENING NEAR YOU



SAVE THE DATE AND ROUND 'EM UP!

TAHU'S 32ND ANNUAL CONVENTION IS COMING TO COWTOWN!

April 22-23, 2020
Hilton Fort Worth
 More Event Information Coming Soon!



DATE
2/5/20



<https://www.cbahu.org/>



<https://dahu.org>



<https://austinahu.org/index.php>



<https://www.facebook.com/pg/TexomaAHU/about/>



<https://laahu.net/about.php>



<http://www.epahu.com/>



<https://panhandleahu.org/>

TAHU 2019-2020 Board of Directors

TAHU 2019-2020 Board of Directors

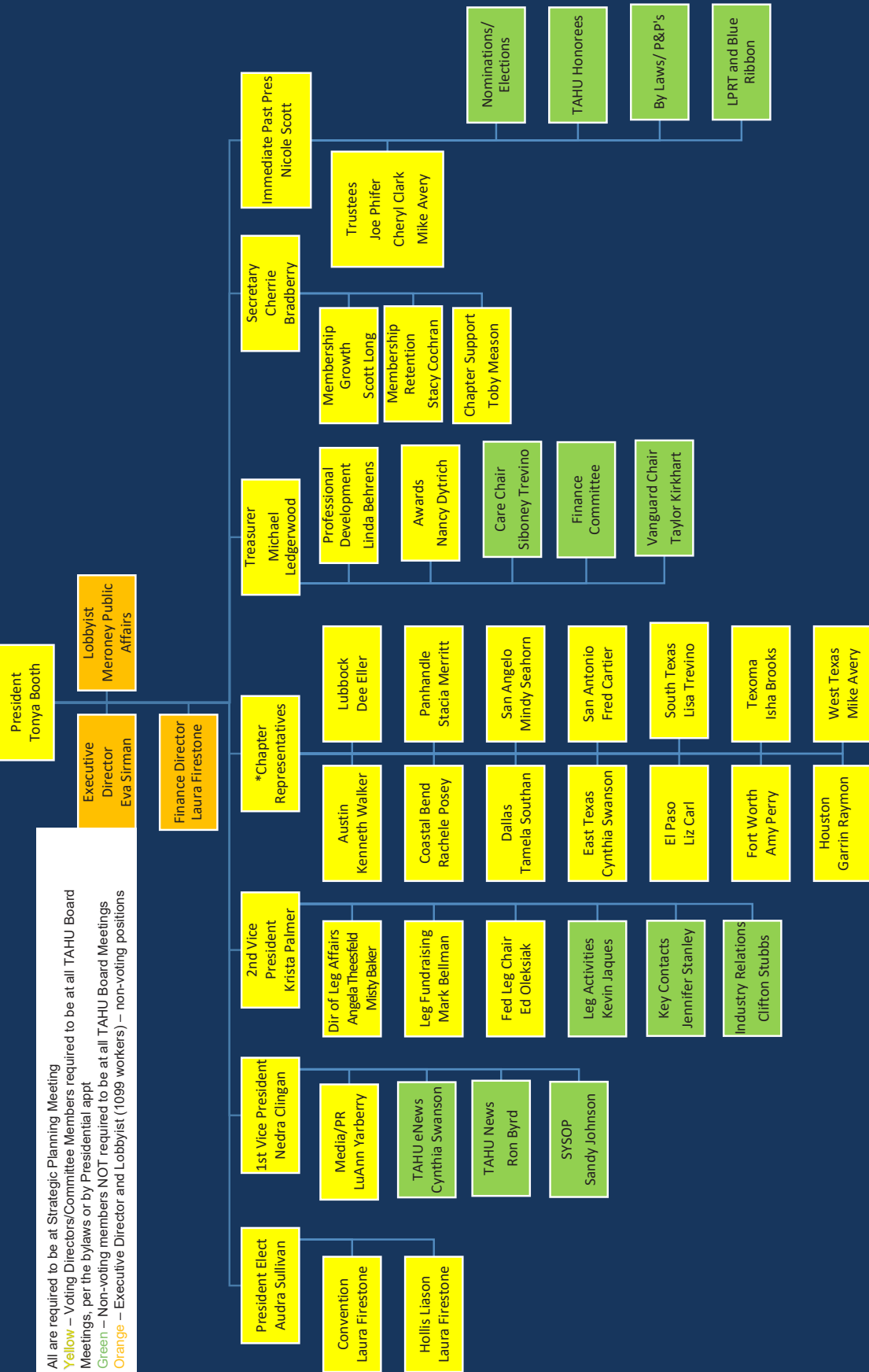
Updated: 8/22/19

All are required to be at Strategic Planning Meeting

Yellow – Voting Directors/Committee Members required to be at all TAHU Board Meetings, per the bylaws or by Presidential appt

Green – Non-voting members NOT required to be at all TAHU Board Meetings

Orange – Executive Director and Lobbyist (1099 workers) – non-voting positions



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 Austin!
2. Authority for TDI to apply for two waivers of the ACA;
3. Prohibition on balance billing!
4. A new hi/lo arbitration process to resolve our customers’ balance billing problem;
5. Increased access to telemedicine products for our clients;
6. Improved formulary disclosure for our customers;
7. Required licensure, registration and transparency of freestanding ERs;
8. Increased enforcement of false advertising and price gouging by freestanding ERs;
9. 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;

15. Increased provider access for Medicaid patients;
16. Changes to Texas Insurance Code to allow employers to pay 100% of the premiums;
17. Composite Premiums in the Small Group Market;

Who does TAHUP PAC support?

1. Both Republicans and Democrats who understand TAHU's issues and work hard on them;
2. We have made more than **170 donations** over the last six years;
3. **More than 95% success rate:** almost every single candidate we supported won their race;
4. The majority of our donees serve in their chamber's leadership, and/or on the House Insurance Committee or the Senate Business & Commerce Committee;
5. Many of those donees are regular speakers at TAHU Chapter meetings and Day At the Capitol;
6. We invest your money wisely and effectively; **we get more bang for our buck TOGETHER!**

So please, consider INCREASING your current donation and JOINING THE TAHUPAC today if you haven't already. Only \$12.50 a month gets you a seat at the table. We want to see you there!



South Texas Association of Health Underwriters pose with Senator Juan "Chuy" Hinojosa (D-McAllen) at their 2019 Holiday Mixer.

Past President, Carlos Gonzalez, presented the STAHU check to Senator Jinojosa.

TEXAS FIRST



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 legislative activities

Contribution Levels

- ☐ Diamond \$1,200 (\$100/ Month)
☐ Ruby: \$600 (\$50/Month)
☐ Platinum: \$300 (\$25/Month)
☐ Gold: \$150 (\$12.50/ Month)
☐ Other _____

Contribution Splits

- ☐ 100% PAC
☐ 100% Legislative Fund
☐ 50% Each
☐ Other Split PAC ____ % Leg ____ %

Who Are You?

Name _____ Local Chapter _____

Employer _____ Occupation _____

Address _____ City _____ Zip _____

Office _____ Cell _____ E-mail _____

Method of Contribution

☐ Banks Draft: *Preferred Method*

I authorize the Texas Association of Health Underwriters to initiate debit entries in a monthly amount _____ per month charging my checking account as described on the accompanying voided check. This authorization is to remain in force until TAHU has received written notification from me of its termination in such time and manner as to afford TAHU and my depository reasonable opportunity to act upon it.

Signature _____ SS# _____ Please include a voided check

☐ Credit Card and PayPal: Must be at least \$12.50/month or more

Please charge my contribution monthly in the amount of \$ _____ to my credit card/PayPal Acct. as follows:

Please charge my contribution quarterly in the amount of \$ _____ to my credit card/PayPal Acct. as follows:

Please charge my contribution one time in the amount of \$ _____ to my credit card/PayPal Acct. as follows:

☐ Mastercard ☐ Visa ☐ Discover ☐ AMEX

Card # _____ Exp. Date _____ VAL # (3-4 Digits) _____

Cardholder Name _____ Cardholder Address _____

Cardholder Signature _____

☐ One Time Donation

☐ I have attached a check payable to TAHU for the selected level and direction (Leg/PAC)

Mail To: TAHU. P.O. Box 266682, Houston Texas 77207 or fax to 844-274-3238 or e-mail to admin@TAHU.org



**SAVE THE
DATE AND
ROUND 'EM UP!**

**TAHU'S 32ND
ANNUAL
CONVENTION
IS COMING TO
COWTOWN!**

**April 22-23, 2020
Hilton Fort Worth**

More Event Information Coming Soon!

**JOIN US for the
TAHU 32nd Annual
Convention**

April 22-23, 2020

**Downtown Hilton -
Fort Worth, Texas**

Information Coming Soon!

2019 TAHU Legislative Funds Distribution List

Representative Eddie Lucio III (D) - \$500	\$ 500.00	South Texas
Senator Jane Nelson (R) \$500	\$ 500.00	FWAHU
Chairman Kelly Hancock (R) - \$1000	\$ 1,000.00	FWAHU
Representative John Turner (D) - \$250	\$ 250.00	DAHU
Senator Angela Paxton (R) - \$500	\$ 500.00	Dallas
Senator Larry Taylor (R) - \$500	\$ 500.00	HAHU
Senator Bryan Hughes (R) - \$500	\$ 500.00	East Tx
Representative Chris Turner's (D) - \$1000	\$ 1,000.00	FWAHU
Representative Joe Deshotel (D) \$250	\$ 250.00	HAHU
Representative Dan Flynn (R) - \$250	\$ 250.00	East Tx
Representative Craig Goldman (R) - \$250	\$ 250.00	FWAHU
Representative Cole Hefner (R) - \$250	\$ 250.00	East TX
Representative Jim Murphy (R) - \$250	\$ 250.00	HAHU
Representative Dennis Paul (R) - \$250	\$ 250.00	HAHU
Representative Eddie Rodriguez (D) - \$500	\$ 500.00	AAHU
Representative Kirk Watson (D) - \$500	\$ 500.00	AAHU
Representative Tom Oliverson (R) - \$500	\$ 500.00	HAHU
Senator John Whitmire (D) - \$500	\$ 500.00	HAHU
Representative Trey Martinez Fischer (D) - \$500	\$ 500.00	San Antonio
Total from TAHU	\$ 8,750.00	



TAHU's 2019 Legislative Fund and TAHUPAC Contributors

Member	Chapter	Level	Member	Chapter	Level	Member	Chapter	Level
Austin AHU	Austin	Diamond	Ahlquist, Neldia	Houston	Gold	Ott, Rick	Coastal Bend	Gold
Barrera, Rolando	Coastal Bend	Diamond	Antongiovanni, Joanna	San Antonio	Gold	Pancerz, Claire	Dallas	Gold
Booth, Tonya	Fort Worth	Diamond	Armstrong, Jill	Austin	Gold	Panepinto, Chad	East TX	Gold
Rivera, Michael	Houston	Diamond	Baker, Misty	Austin	Gold	Parkey, Sarah	Coastal Bend	Gold
Ashmore, Beth	Lubbock	Ruby	Behrens, Linda	San Antonio	Gold	Perry, Amy (Adams)	Fort Worth	Gold
Bellman, Mark	Austin	Ruby	Blankenship, Dirk	Houston	Gold	Perryman, Melissa	Austin	Gold
Cartier, Fred	San Antonio	Ruby	Block, Howard	Houston	Gold	Phifer, Joe	Dallas	Gold
Charron, JoAnn	Dallas	Ruby	Borders, Sarah	Austin	Gold	Potter, Amanda (Leg F	West Texas	Gold
Harris, Polly	Coastal Bend	Ruby	Bowers, Alicia	San Antonio	Gold	Raymond, Garrin	Houston	Gold
Robinson, Judith	East TX	Ruby	Brown, Jesse	Houston	Gold	Rivera, Marisa	South Texas	Gold
Southan, Tamela	Dallas	Ruby	Budinsky, Marty	Houston	Gold	Roosth, Michael	Houston	Gold
Villagran, Denise	Coastal Bend	Ruby	Burgess, Robbie	Coastal Bend	Gold	Seahorn, Mindy	San Angelo	Gold
Waller, Doris	Dallas	Ruby	Byrd, Ron	South Texas	Gold	Sherrod, Jeff	East TX	Gold
Wilson, Tom	Texoma	Ruby	Christensen, Beth	Fort Worth	Gold	Smith, Craig	East TX	Gold
Avery, Mike	West Texas	Platinum	Clark, Cheryl	Lubbock	Gold	Smith, Judy	Coastal Bend	Gold
Avery, Wendy	Dallas	Platinum	Clark, Tim	Houston	Gold	Stair, B. Gene	Austin	Gold
Berry, Ernest	Lubbock	Platinum	Clingan, Nedra	San Antonio	Gold	Stanley, Jennifer	Dallas	Gold
Blair, Mary Ann	East TX	Platinum	Crisher, Krista Palmer	Fort Worth	Gold	Stockstill, Beckie	Houston	Gold
Bolden, Michael	West Texas	Platinum	DePaoli, Allison	San Antonio	Gold	Stubbs, Clifton	Fort Worth	Gold
Brooks, Isha	Texoma	Platinum	Douglas, Paul	East TX	Gold	Sullivan, Audra	Fort Worth	Gold
Buffum, Ron	Austin	Platinum	Douglas, Sandy	East TX	Gold	Swanson, Cynthia	East TX	Gold
Butler, Allison	Panhandle	Platinum	Dumont, Nick	Fort Worth	Gold	Sypert, Steve	Lubbock	Gold
Coastal Bend AHU	Coastal Bend	Platinum	Dytrich, Nancy	Austin	Gold	Thorne, Roblyn	Austin	Gold
Cochran, Stacy	Fort Worth	Platinum	Ellis, Tom	El Paso	Gold	Trevino, Siboney	Houston	Gold
Cottar, Tom	Houston	Platinum	Evans, Mike	Lubbock	Gold	Trevino, Victoria	Austin	Gold
Davenport, Shayla	N/M	Platinum	Faherty, Kevin	Fort Worth	Gold	Vasquez Ramirez, Vale	N/M	Gold
Davis, Todd	Austin	Platinum	Foster, Christal	Dallas	Gold	Wallin, Johnny	Fort Worth	Gold
Debler, John	Coastal Bend	Platinum	Freeman, Lisa	Fort Worth	Gold	Wild, Trei	Dallas	Gold
DeLeon, Richard	San Antonio	Platinum	Garcia, Melanie (Fugate)	Coastal Bend	Gold	Ybarra, Valeria	Coastal Bend	Gold
Durand, Tina	Coastal Bend	Platinum	Gilbert, Debra	Dallas	Gold	Young, Peter	Dallas	Gold
Firestone, Laura	Fort Worth	Platinum	Gonzales, Theresa	South Texas	Gold	Zesch, Bobby	West Texas	Gold
Foster, Kim	Dallas	Platinum	Gonzalez, Carlos	South Texas	Gold	Blevens, Marc	Houston	Silver
Fristoe, Kelly	Texoma	Platinum	Goodman, Cindy	Dallas	Gold	Bonczek, Christie	Houston	Silver
Hayes, Judith	West Texas	Platinum	Goodwin, Carolyn	Dallas	Gold	Bouie, Kimberly	Houston	Silver
Johnson, Sandy	San Antonio	Platinum	Grogan, Wayne	Fort Worth	Gold	Brattelli, Wendy - Leg f	East TX	Silver
Keel, Ben	Houston	Platinum	Hamilton, Leawhine	Fort Worth	Gold	Callaway, Gae	Coastal Bend	Silver
Kelly, Renee	Austin	Platinum	Haught, Tanya	Austin	Gold	Dorroh, Tad	N/M	Silver
Ledgerwood, Michael	Houston	Platinum	Hebert, Laura	Coastal Bend	Gold	Eller, Darla	Lubbock	Silver
Lee, Susan	Houston	Platinum	Hoffman, Crystal	Houston	Gold	Gelo, Gabrielle	San Antonio	Silver
Mann, William D.	Houston	Platinum	Irwin, Maria	Austin	Gold	Gilmore, John	Austin	Silver
Merritt, Stacey	Houston	Platinum	Jagues, Kevin	Austin	Gold	Graves, Catherine	Houston	Silver
Morrow, Todd	Austin	Platinum	Jaramillo, Pete	South Texas	Gold	Hoffman, Rick	Austin	Silver
Petit, Jan	San Angelo	Platinum	Jones, Jamie	Houston	Gold	Kammerdiener, Cliff	Dallas	Silver
Pleasants, Jennifer	Coastal Bend	Platinum	Keathley, Bryan	Fort Worth	Gold	McCright, Donna	Dallas	Silver
Posey, Rachele	Coastal Bend	Platinum	Kessel, Rudy	East TX	Gold	Meroney, Shannon	N/M	Silver
Prewitt, David	Fort Worth	Platinum	Kirkhart, Taylor	Dallas	Gold	Oleksiak, Ed	Dallas	Silver
Reaves, Jack	Dallas	Platinum	Knight, Jack	Panhandle	Gold	Opgenorth, Kevin	Austin	Silver
Rios-Carl, Elizabeth	El Paso	Platinum	Lawlis, Rita	Lubbock	Gold	Peters, Marit	N/M	Silver
Robertson, Jessica	San Antonio	Platinum	Le, Duong	Fort Worth	Gold	Phillips, Gena	Houston	Silver
Rolf, Rita	Dallas	Platinum	Lee, Diane	Coastal Bend	Gold	Rasmussen, Reid	Dallas	Silver
Scott, Nicole	San Antonio	Platinum	Long, Scott	Houston	Gold	York, Claude	N/M	Silver
Shamberger, Ross	Lubbock	Platinum	Lopez, Melissa	San Antonio	Gold	Diamond	\$1,200 +	\$100 M
Simmang, Michael	Austin	Platinum	Martin, Patricia	Houston	Gold	Ruby	\$600+	\$50 M
Smith, Mike	Fort Worth	Platinum	Martin, Ted	San Antonio	Gold	Platinum	\$300+	\$25 M
Splawn, W. Craig	Houston	Platinum	Meason, Toby	Panhandle	Gold	Gold	\$150+	\$12.50
Spragins, Jackie	Texoma	Platinum	Meza, Susana	South Texas	Gold	Silver	<\$150	
Theesfeld, Angela	San Antonio	Platinum	Miller, D'Ann	East TX	Gold			
Thurmond, Mark	Houston	Platinum	Montoya, Jacob	Lubbock	Gold			
Trebing, Louanne	Dallas	Platinum	Naylor, Candice	Panhandle	Gold			
Walker, Kenneth	Austin	Platinum	New, Linda	Austin	Gold			
Yarberry, Luann	Texoma	Platinum	Oehrlein, Randy	Austin	Gold			

It Happened in 2019







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