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# Arizona Association of Health Underwriters

Newsletter

April 2018

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## Upcoming Events

### May 2018

#### Annual AAHU Convention

Date: May 17, 2018

Phoenix Airport Marriot

Phoenix, AZ 85008

9:00 am to 4:00pm

[Register Here](#)

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Loyal Sponsors! for  
2018*

### President's Message

Here we are at the end of April and I have to say I have really enjoyed serving as President this past year. As we are coming to the end of this AAHU term I wanted to remind you of some very important events we have coming up.

First,

This next month we are having out **Annual AAHU State Conference, see registration to the left.** We have a great committee, led by Judy Johnson, that has put together a wonderful line-up of speakers. These speakers include, Tamara Bunte, who is one of the most powerful Sales Prospecting & Referrals Coach in America Today. She will be speaking about Mastering Sales Through Prospecting, Referrals & Discipline. Tamara has come highly recommended and will be a great addition to the panel of speakers.

We also have Jan McInnis, who also comes very highly recommended, will speak on finding the funny in change. We all have seen many changes over the last couple of years and it seems like new changes are happening every day. Jan will use her comedic wit to give some practical advice to help us all deal with the ever-changing world of Healthcare.

Judy has also put together a terrific panel which will discuss how to protect your agency from Cyber Liability. This panel will include Kathy Winger an Attorney, Marc Enzor the President of Geeks 2 You, and Denisse Bravo of Bravo Insurance Solutions. As we all know technology has increased with more and more people relying on these tools to increase sales, provide next level service, and managing business. With these advances we have to look at how much exposure we have and what we can do to protect ourselves. This will be a fantastic presentation.

Second,

With the close of this term year comes the time to look for new board members. If you are interested in joining the board or even just getting some more information please let me or Becky Kanoza know,



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see the next section, or you can reach out to any board member listed at the end of this newsletter. I can say when I first started serving on the local board and then on the State board I was not really sure what I was getting into. I look back now and I realize what a benefit it has been to serve and get to know so many great people in this Industry. If you are on the fence about it, just jump I promise you will not regret it. If you are unsure about serving, please reach out to a board member and discuss their experiences. We would love to have you involved, there are many areas you can serve.

Thank you again for your involvement in this your professional association. I hope you take advantage of all the resources NAHU offers through their website, and resources they have made available in other areas. ***Please come to the State Conference we would really love to see you all there, with the speakers and CE available it will be more than worth your time.***

Sincerely,

Jeff Wilkinson- AAHU President 2017-2018



### **AAHU BOARD NOMINATIONS**

It's that time of year again! Nominations are open for anyone who would like to be included in our proposed slate of officers. We strongly encourage members to chair an open committee or join one if you have an interest in being more active in AAHU.

Please contact Becky Kanoza with any questions

Becky Kanoza  
2017-2018 AAHU President- Elect  
520-290-3051



**"TEAMWORK  
MAKES THE DREAM  
WORK"**

## Legislative News

**Mini-COBRA: SB 1217 insurance; small employers; continuation coverage (Brophy McGee) was signed by Governor Ducey on April 10, 2018.** This bill provides for a COBRA option for small group health plans to allow an enrollee and qualified dependent to continue coverage under the plan for up to 18 months. The legislation applies to small employers that employ an average of 1-20 eligible employees during the preceding calendar year and establishes qualifying events for which this opportunity applies. SB 1217 requires an employer to notify the enrollee of the qualifying event and right to continue coverage, with specified information. To continue coverage, the bill requires the enrollee or qualified dependent to elect continuation coverage within 60 days after the date of the notice and submit the first month premium within 45 days after the date of election. SB 1217 establishes requirements for notice of premium changes and allows an administrative fee of up to 5% of the premium. [Chapter 164, Laws 2018](#)

- **Which employers does this cover?**
  - "Small employers" meaning an employer that employs an average of at least 1 but not more than 20 eligible employees during the preceding calendar year
- **Who are the Qualifying Beneficiaries?**
  - Individual covered by the group health plan on the day before a qualifying event who is either an employee, employee's spouse, or an employee's dependent child.
- **What are the Qualifying Events?**
  - Death of a covered employee
  - Termination or reduction in the hours of a covered employee's employment for reasons other than gross misconduct
  - A covered employee becoming eligible for Medicare
  - Divorce or legal separation of a covered employee from their spouse
  - A dependent child's loss of dependent status
- **How long can COBRA Coverage last?**
  - 18 months after the date the continuation coverage begins
  - Allows an additional 11 months of continuation coverage for a qualified dependent who is determined under federal law to have a disability at the time of a qualifying event; and provides written determination of disability from the SSA to the plan within 60 days after

- the determination date and prior to the end of the 18-month continuation period.
- Allows an additional 18 months of continuation coverage for a qualified dependent if any of the following qualifying events occur during the initial 18 month continuation period:
    - Divorce or separation from the enrollee
    - Death of the enrollee
    - Enrollee becomes eligible for Medicare;
    - Dependent child ceasing to be a dependent child under the plan
- **What is the Maximum Chargeable Premium Payment?**
    - Can charge an administrative fee up to 5 percent of the premium for the employer

Jen Farrell  
 2017-2018 AAHU Legislative Chair  
 jennifer.farrell@blackgould.com



REBC has newly revised requirements and for those of you that have already been earning NAHU certifications, you may be closer to earning your REBC designation, than you think.

Earning the Registered Employee Benefits Consultant (REBC) designation elevates your credibility as a professional. The field of employee benefits continues to evolve rapidly. A year does not go by without new government regulations, new or modified coverages, and new techniques for controlling benefit costs. To best serve their clients, professionals need to have a current understanding of the provisions, advantages, and limitations associated with each type of benefit or program as a method for meeting economic security. The designation program analyzes group benefits with respect to the ACA environment, contract provisions, marketing, underwriting, rate making, plan design, cost containment, and alternative funding methods. The

largest portion of this course is devoted to group medical expense plans that are a major concern to employers, as well as to employees. The remainder of course requirements include electives on topics serving various markets based on a broker's client needs. For more information visit [www.NAHU.org](http://www.NAHU.org) and click on professional development.

Judy Johnson  
2017-2018 AAHU Professional Development Chair  
[judy.a.johnson2@uhc.com](mailto:judy.a.johnson2@uhc.com)



### **It's Time to Qualify or Re-qualify as a LEADER!**

The new and improved Leading Producers Round Table is here!

If you are new to LPRT or need to Re-qualify this year, there are some great updates for 2018:

- The Application: Now simpler. 100% online. You no longer have to provide documentation to prove your level. And it's now live: Click [here](#) to complete it today.

If you're an LPRT qualifier whose first reaction is to act, then complete the two steps above before reading any more.

NAHU members from all sales backgrounds have a place under LPRT - whether brokers/brokerage management or carrier reps/carrier management.

How and Why Is LPRT Changing?

New changes are coming as a result of input in recent years from LPRTmembers and not-yet-members.

**Simpler Application Process:** As mentioned above, this was our number-one request. Also, upon the request of some companies that had multiple qualifiers, we have new levels for Agencies and for Carrier Management.

You'll no longer need to provide Certification Forms showing the number of lives sold or income earned. Instead, on your application you will certify that your reported production is accurate and that you possess the necessary records to support your level of qualification. All applications are subject to random audit and, if selected, applicants must be able to provide all supporting documents (such as commission statements) that verify the income or production used to meet the qualifications.

**New and Different Classes:** In the past, the Soaring Eagle Symposium was a day of top-level training, held the day before National Convention. It was open to the top Golden Eagle and Soaring Eagle LPRT levels.

While it always received high ratings from attendees, many LPRT-ers didn't travel to experience it. We had requests to expand our exposure to other venues to increase the value of membership so we've made some changes that knit our programs into a wider range of NAHU events and programs.

We will no longer hold a separate training day called the Soaring Eagle Symposium. Rather, we will hold two separate exclusive training sessions this year (and sponsor another):

- National Convention LPRT "Healthcare 2020 Think Tank" - This exclusive session will be during lunch in the middle of the Professional Development Day. We'll review and discuss custom surveys about what our clients really want. 2018 LPRTmembers at Golden Eagle and Soaring Eagle levels will be given priority.
- Sponsored Track: "Brokers Can Make a Real Difference and Get Paid More To Do It!" At NAHU's Convention, this will be a five-hour guided program open to all attendees. The LPRTprogram is sponsoring this track, as it is in line with the caliber of speakers and content we tapped for the Soaring Eagle Symposium (and the Platinum Advisory Council).

In case you're wondering, we'll still hold the exclusive LPRT Event at National Convention, which is one part recognition, one part networking and 98 parts party. Join us!

We expect these refinements will attract many more people to apply for LPRT status, and that our change in classes will maximize the value of membership for all members. Here's to helping you prove to your prospects that you're a Leading Producer!

#### LPRT INFORMATION

Korina Gregg  
2017-2018 AAHU LPRT Chair  
korinagregg@gmail.com



#### HOW DOES HUPAC HELP MAKE A DIFFERENCE?

HUPAC allows NAHU members to combine their resources and strength to make a difference where it will have the greatest impact for our colleagues, our clients and, above all, our country. It is imperative that NAHU members work together to counteract the strong and united forces of special-interest groups that oppose the free enterprise system of health care.

Arizona will be experiencing some active election campaigns in 2018, there's no better time to become a HUPAC contributor.

Monthly contribution levels starting at \$12 a month [Donate Here](#), click donate to start contributions

Andrea Brody  
2017-2018 AAHU HUPAC Chair  
205.847.8622  
abrody@rxbenefits.com

## 2017-2018 AAHU Board

<i><b>Position</b></i>	<i><b>Name</b></i>	<i><b>Email</b></i>
President	Jeff Wilkinson	jwilkinson@tdadental.com
President Elect	Becky Kanoza	becky.kanoza@blackgould.com
AAHU Past President	Korina Gregg	korinagregg@gmail.com

Secretary	Natalie Malham	Natalie_malham@live.com
Treasurer	Jeri Cunningham	jcunningham1@humana.com
GPAHU President	Bernie Hynes	bhynes@hynesbenefits.com
GPAHU President Elect	David Slepak	david.slepak@redirecthealth.com
SAAHU President	Michael Bravo	michael@bravoinsurancesolutions.com
<b>Board of Directors</b>		
<b><u>Position</u></b>	<b><u>Name</u></b>	<b><u>Email</u></b>
Vice-President	David Slepak	david.slepak@redirecthealth.com
Awards	Nicole Dyson	Nicole@wolfeinsurance.com
Legislation	Jennifer Farrell	jennifer.farrell@blackgould.com
HUPAC	Andrea Brody	a_brody19@hotmail.com
Membership	Heather McDougall	youragentheather@gmail.com
Public Service	Terry Rulon	trulon@azblue.com
Professional Development	Judy Johnson	judy.a.johnson2@optum.com
Symposium	Michael Ward	michael@emergingbenefits.com
Symposium	Shelly Winson	shelly@truechoicebenefits.biz
Communications - Web	Michael Bravo	michael@bravoinsurancesolutions.com
Communications - Newsletter	Denisse Bravo	Denisse@BravoInsuranceSolutions.com
Fundraising	Becky Kanoza	becky.kanoza@blackgould.com
LPRT	Korina Gregg	korinagregg@gmail.com
Media Relations	Denisse Bravo	Denisse@BravoInsuranceSolutions.com
Vanguard	Ben Frelka	bfrelka@unum.com

**Be sure to visit us at [www.azahu.org](http://www.azahu.org)**

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