



## Arizona Association of Health Underwriters

Newsletter

June 2020

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### Upcoming Events

**June**

**GPAHU**

**Date: June 23, 2020**

**10:00 am**

**Combination Disability Insurance  
Webinar**

**[Register HERE!!](#)**

**SAAHU**

**Date: June 23, 2020**

**10:00 am**

**Combination Disability Insurance  
Webinar**

**[Register HERE!!](#)**

**NAHU**

**Date: June 26, 2020**

**5:30 am to 8 am**

**NAHU National Convention**

**HUPAC Virtual 5K**

**[Register HERE!!](#)**

**Date: June 28-30, 2020**

**NATIONAL CONVENTION**

**[Register HERE!!](#)**

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Presidents Message:

Wow, what a wild year 2020 has become. Just a few short months ago the AAHU board was busy finishing up Day at the Capitol and Capitol Conference in Washington, DC, and planning the annual Symposium and Medicare Summits. Meanwhile the local chapters were busy planning monthly meetings and golf tournaments. Then the world as we all know changed, in what seemed like overnight.

Little did we know these would have been the last in person meetings for the foreseeable future. I applaud the Presidents of SAAHU and GPAHU- Denisse Bravo and Jessica Chaney, along with our Professional Development Chair Judy Johnson for their fast thinking. When the world went into quarantine and working from home, they were able to make the quick decision to move to virtual monthly member meetings and even Happy Hours! It took some work to make it happen as quickly as they did in order to get the CE approved, but they made it happen! Just goes to show you that when you put determined minds together, anything is possible!

As you've likely seen, our national association also had to make some major changes this year. Normally many of us would be getting ready to head to the Annual NAHU Convention, this year was to take place in the wonderful city of Chicago. However due to the pandemic it has of course moved to a Virtual Convention. With this, the price has come down substantially, make it more affordable and easier than ever to attend. We would love to have you join us virtually!

For more information or to register, click here:

<http://nahu.org/annual-convention>

In an effort to help our fellow members who have been affected by COVID-19, NAHU has created the COVID Relief Fund. We ask your help in raising funds for this great cause. To Apply for Assistance or to Donate, click here:

<http://nahu.org/coronavirus-information>

The NAHU Vanguard Council is asking for your feedback. They are conducting a study to gauge how members feel about member insurance benefits offered thru NAHU. Please take a few minutes to help them by completing the survey, if you haven't already:

<https://survey.zohopublic.com/zs/q2CCQK>

For those of you who are part of the LPRT- Leading Producer Roundtable, or would like to become one, don't forget to requalify for the new year. The link is life and only available until June 30<sup>th</sup>. To apply or for more information, please use the following link:

<http://nahu.org/resources/leading-producers-round-table>

Thank you to our loyal sponsors, and to your understanding as we've had to shift our sails this year. Be sure to check out the sponsorship section and support these companies. I always love supporting the organizations that support us!

Lastly, I want to say THANK YOU for allowing me to serve as your president for the last two years. The boards members of AAHU, GPAHU, and SAAHU are an amazing group of people. We've accomplished some great things in the last two year's(see section below this Presidents Message for everything we've done). I have do have several special shout outs:

- Medicare Summit- As everyone knows, last August we held the first ever Medicare Summit in Arizona. We were crazy enough to make the decision to host not just one- but two! Because we wanted to be able to bring it to where the members are, so we hosted in both Phoenix area and Tucson. We had a large hard working committee- but without Dennise Bravo and Andrea Bailey the event couldn't have been as successful as it was. Not only are they amazing people to work with, but they cared and would work all hours of the day bring this fantastic event to the members.
- Membership- The passion that Charlene Hogeland has for this organization can not be denied. She had booths at both Medicare Summit events, and at all other association events, and with

the help of the local boards brought in a records number of members this last year.

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## GOLD- TPA/ANCILLARY/GA SPONSORS



- Legislation-Along with our lobbyist, co-chairs Jennifer Farrell and Pete Rowe have done an amazing job of communicating to our board and to our members about the many legislative initiatives and changes both locally and nationally. I don't remember in the history of AAHU ever having such a dynamic team working on our behalf.
- Public Service- During our 2019 Symposium and Medicare Summits, Terry Rulon and the public services committee members raised over \$1500 for Phoenix Children's Hospitals Cardiovascular Intensive Care Unit. With these funds we were able to stock their pantry, provide family comfort packets, feed them lunch, and other goodies. Great job raising money on behalf of our organization, for such a treat cause!
- Communications- Hopefully you're reading this newsletter, have been to our website, and receiving emails from AAHU. None of this is done without the quick work of Jeff Wilkinson. I seriously think he can read my mind. Really... when a change to the website is suggested, or a change to the newsletter, event page, etc, it's seriously done within seconds. Like he knew it was coming before I emailed him. He's done a great job keeping everything updated, and truly doing the work of many all on his own.
- Awards- The secretary of AAHU for the last few years has been Nicole Dyson. In addition, she has been the chair of our AAHU Awards Committee. This is a HUGE task, working with each and every board member, collecting information all throughout the year. With her support she has kept AAHU on track year after year, all along collecting the long list of requirements, and submitted awards on behalf of our chapter- and we WIN them!! Looking forward to the awards ceremony at the annual convention at the end of the month to see what wonderful things she's helped us achieve this year!

Thank you all for allowing me to serve alongside you. Next time you see these wonderful people, please tell them how much you appreciate their work for this great organization.

It has truly been an honor!

Sincerely,  
[Becky Kanoza](#)  
AAHU President 2018-2020

### AAHU Goals and Accomplishments 2019-2020 as of 3/3/2020

Earned Blue Ribbon of Excellence in 2019

Received the Gold certification for the State 2020

Applied for the Land Mark (State) Award 2019 and won

Applied for Land Mark (State) Award 2020

Earned NAHU HUPAC award for having highest percentage of HUPAC contributors

Increased membership by over 20%

Met our sponsorship goals

Completed a State Symposium on May 2, 2019 with 4 CE credits

Scheduled State Symposium April 23, 2020(cancelled due to COVID19)

Completed 2 Medicare Summits August 26, 2019 (Tucson) August 27, 2019 (Phoenix)

Hosted "Day on the Hill with Legislators" February 7, 2019 & February 18, 2020

Published monthly Newsletters & Legislative Newsletters

Conducted two in person strategic planning sessions

Promoted Health Insurance Awareness Day on June 28<sup>th</sup>, 2019

Held Statewide Leadership Training meeting, attended by all chapters

Completed regularly scheduled board meetings

Donated \$1500 of supplies to families at Phoenix Children's Hospital

Had the largest number of Triple Crowns for the state of Arizona

Sent 24 members to Annual Convention-June 2019

Sent 18 members to Capital Conference-Feb 2020

Sent 17 members to Regional Leadership Conference-July 2019



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**Message from incoming President:**

I am excited to begin this new year as president of your AAHU board. We have a great board and we look forward to working together throughout the year on behalf of your association. I want to thank Becky Kanoza for all the hard work she has done over the last two years during her tenure as AAHU president. We'll do our best to build upon the successes she and her board have achieved. We appreciate the support of our NAHU members here in Arizona and look forward to a great year.

[Bernie Hynes](#)

AAHU State President 2020-2021

**Your New AAHU Board:**

2020-2021 board members:

President	Bernie Hynes
President Elect	Denisse Bravo
Immediate Past President	Becky Kanoza
Secretary	Nicole Dyson
Treasurer	Star Bower
Legislative	Jennifer Farrell and Pete Rowe
HUPAC	Lori Crandall
Membership	Charlene Hogeland
Membership Retention	Terry Rulon
Professional Development	Open
Awards	Opne
Communications	Jeff Wilkinson
Public Service	Terry Rulon
Media	Denisse Bravo
Vanguard	Michael Bravo

**AAHU Legislative Update June 2020**

From [last month's newsletter](#) we learned the Arizona 54<sup>th</sup> Legislature set records.

During the legislative session, there were 1,607 bills introduced, the most in state history, 90 of those bills were sent to the Governor for consideration. He signed 90 of the bills into law and vetoed 0. Our previous low for bills signed into law was 1963 with 103, the last time there were no vetoes was in 1994. The annual average since 1960 is 292 signed bills into law.

Unless otherwise specified, the effective date for new laws is August 25, 2020, which is 90 days after adjournment Sine Die, Tuesday May 26<sup>th</sup>, 2020. More than a third of the 90 bills were continuations (19) or budget bills (12) leaving only 59 other pieces of legislation that became law this year. So what did pass in the world of health insurance? (Click links for details)

[SB 1397 Insurance; Preexisting Condition Exclusions; Prohibition](#)(*Mesnard*):

- Conditionally enacted on a court of competent jurisdiction ruling that the federal Patient Protection and Affordable Care Act is unconstitutional and the judgment of that court becoming final and definitive on or before June 30, 2023.
- Stipulates that every "health care insurer" that offers an "individual health plan" (both defined) in Arizona is required to provide guaranteed availability of coverage to an eligible individual who desires to enroll in health insurance coverage and is prohibited from declining to offer that coverage to, or denying enrollment of, that individual.

[SB 1523 Mental Health Omnibus](#) (*Brophy McGee*):

- Adds a new chamber to Title 20 requiring each health care insurer that issues a health plan in Arizona to comply with the federal [Mental Health Parity and Addiction Equity Act](#).
- Requires the Department of Insurance and Financial Institutions (DIFI) to evaluate health plan compliance and enforce related regulations.
- Prohibits health care insurers that issue a health plan including mental health or substance use disorder benefits for a minor solely claiming the service was provided in a school or ordered by a court.
- The Mental Health Parity Advisory Committee is established to advise the Directors of the DIFI and the Department of Health Services (DHS) on matters relating to mental health parity.
- The Suicide Mortality Review Team is established in DHS to develop a suicide mortalities data collection system and study the adequacy of statutes and services to determine changes needed to decrease the incidence of preventable suicides and take steps to implement those changes.
- The Children's Behavior Health Services Fund is also established, to be administered by DHS and used to enter into an agreement with one or more contractors for children's behavioral health services.
- By January 1, 2021, the Arizona Department of Education (ADE) is required to contract with a research entity to conduct a study to determine the adequacy of behavioral health services offered in school districts and charter schools in Arizona.
- By June 30, 2023, ADE is required to submit a report summarizing the research study to the Governor and the Legislature.

Plus, four additional bills as it relates to Insurance Operations.

[SB 1038 Insurance Policies; Transfers; Affiliated Insurers](#)(*Livingston*): SB 1038 allows for an insurer to transfer a policy to an affiliate within the same corporate structure without having to send a cancellation and renewal notice

[SB 1040 Insurers; Notices; Methods of Delivery](#)(*Livingston*): SB 1040 cleans up and modernizes Title 20 (Insurance) statutes with regards to mail payments and other mail requirements to reflect electronic payments and filings.

[SB 1293 DOI; DFI; Omnibus](#)(*Livingston*): SB 1293 makes numerous changes to statutes relating to the Department of Insurance and Financial Institutions (DIFI).

[SB 1294 Insurance and Financial Institutions; Continuation](#)(*Mesnard*): SB 1294 continues the Arizona Department of Insurance and Financial Institutions (DIFI) for five years.

Next year will be busy, there are ~180 bills in our industry which will move to 2021, in addition to new bills not yet drafted.

[Peter Rowe](#) and [Jennifer Farrell](#)  
2019-2020 AAHU Legislative Co-Chairs



Arizona HUPAC contributors at the Annual Congressional Reception at the Reserve Officers Club with AZ Senator, Kyrsten Sinema during Capitol Conference.

As another year of AAHU draws to a close, and we get ready to head to our very first VIRTUAL ANNUAL CONVENTION, due to COVID-19, we would like to take a moment to discuss HUPAC. HUPAC is the National Association of Health Underwriters Political Action Committee.

### **New for Annual Convention 2020: VIRTUAL FUN RUN!**

HUPAC is moving the annual fun run to a virtual event this year! As you probably know this year's National NAHU Convention is a Virtual Convention due to COVID-19. HUPAC is hosting a Virtual 5K during Annual Convention. A minimum donation of \$25 to complete this Virtual 5K goes to the HUPAC Administrative Fund. AND COUNTS TOWARDS YOUR ANNUAL CONTRIBUTION!!

I would like to challenge everyone to sign up for this Virtual 5K (that is 3.1 wonderful miles) @

<https://runsignup.com/Race/DC/Washington/2020NAHUVirtual5kRaceBenefitingHUPAC>.

We will do this Virtual 5K together as the ***GREAT STATE 48!***

**Where:** AJ's Parking Lot - Central/Camelback

**When:** Friday, June 26th

**Time:** 5:30 a.m. (yes, very early. But it is HOT here and we are trying to beat the heat as much as possible)

I would love for each of you to sign up as well as meet up for this Socially Distancing 5K. Please contact Andrea Bailey if you plan to join us!! [Andrea.bailey@blackgould.com](mailto:Andrea.bailey@blackgould.com)

Your contribution to HUPAC is a critical part of your membership, allowing you the expression of your First Amendment rights to free speech and association. Working together we can combine our resources to make our voices heard in Washington. By exercising your rights to effect political change, with others who share your views, we can make a difference. Your success, and that of your clients, is directly dependent upon the actions of Congress. Therefore, it is ***absolutely critical*** that we help those

congressional candidates who support private sector solutions for the financing of health care.

Contributions of any amount are appreciated and useful. You can choose a onetime contribution or a monthly automatic contribution. You can also choose to have our contribution set aside for the administrative fund or the candidate fund. However, you decide to contribute, we hope that all of you will consider contributing something. With the current political climate and the national focus on health care reform, we need access to congressional leaders who share our vision. Your contributions to HUPAC afford us a seat at the table when these decisions are being made!

There are various levels of contribution recognition. We would like to recognize our Arizona highest contributors:

**Diamond Club:**

\* Peter Rowe

**Capitol Club:**

\* Charles Carlson

\* Lori Crandall

\* Jennifer Farrell

\* Charlene Hogeland

\* Tamara Kennedy

\* Raymond Magnuson

Contributors also receive a few perks that other members do not have access to, such as the following, dependent on your level of contribution:

- \* HUPAC State of the HUnion Newsletter
- \* Recognition in American Benefit Specialist Magazine
- \* HUPAC Badge Ribbon (Distributed at NAHU's Annual Capitol Conference and Annual Convention)
- \* This contribution level meets NAHU's [Triple Crown Award](#) criteria
- \* Discount on National and/or Regional HUPAC event tickets
- \* Exclusive Legislative/Political webinars
- \* Conference calls with Members of Congress throughout the year
- \* Capitol Club Luncheon at Capitol Conference

Thank you again for your commitment to HUPAC. It is only through the strong support of members like you that we are able to accomplish our legislative goals and support candidates on both sides of the aisle who support our industry and goals.

I hope to "SEE" all of you at convention, visiting the VIRTUAL HUPAC BOOTH!!

[Lori Crandall](#)

2020-2021 AAHU HUPAC Chair

## Membership:

### [WELCOME NEW MEMBERS](#)

Your NAHU membership makes you part of an elite group of health insurance professionals - those who have dedicated their careers to the principle that everyone should have adequate and affordable health insurance coverage.

As a NAHU member you will start receiving email communications to keep you up-to-date with current legislation, professional development opportunities and more! Email updates include:

- Daily Newswire- NAHU Newswire is a compilation of national news stories about the health insurance industry delivered daily.
- Washington Update - Weekly in-depth news analysis of federal legislative and regulatory activities that will help you stay on top of the issues being debated in the nation's capital.
- Medicare News - Quarterly newsletter sent to all members about Medicare.
- LTCl Messenger - Quarterly newsletter sent to all members about long-term care.

On behalf of your Arizona State Chapter, your membership committee wishes to welcome to the National Association of Health Underwriters. Please let us know how we may best serve you.

[Charlene Hogeland](#), REBC  
AAHU Membership Chair 2018-20

### **Triple Crown**

NAHU created the **President's Triple Crown Program** to recognize those members who's individual contributions to NAHU help advance the association's mission.

To qualify for the **Triple Crown**, within the calendar year, a member must:

- \* **HUPAC** - participate in a minimum \$12 x 12 draft program or contribution \$150 per year
- \* **Membership** - recruit at least two new members
- \* **Advocacy** - Use Operation Shout to send at least three messages

**One, Two, Three - it's that simple to Claim the Crown!**

AAHU congratulates those Members who have earned **President's Triple Crown**~



Is 2020 your year to earn a designation? Enroll in the NAHU Registered Employee Benefits Consultant (REBC) designation - the most prestigious program in the employee benefits industry.

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.

NAHU's REBC program helps you:

- **Master the regulations and methodologies governing benefits management**
- **Understand the main features of commonly provided group insurance plans**
- **Develop a keen grasp of the latest federal healthcare laws and how clients can most effectively comply with them**
- **Adhere to industry-leading ethical business practices**

For more information click [HERE!](#)

[Judy Johnson](#)  
2019-2020 AAHU Professional Development Chair



Did you know NAHU has a Podcast?

The *Healthcare Happy Hour* podcast 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 people like what they hear, they can share the podcast with friends and clients.

Please subscribe and listen today!

Make sure to register for NAHU's podcasts on [Stitcher](#) or [iTunes](#).



**::Thank you again for your membership and participation in your professional association.**

**Your AAHU Communication Chair**

The AAHU 2019-2020 budget has been approved and posted to our website. Please reach out to President [Becky Kanoza](#) or Treasurer [Star Bower](#) if you should have any questions.

**Reminder: Due to AAHU lobbying efforts, 25% of dues are not tax deductible.**

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

Arizona Association of Health Underwriters, P.O. Box 775, Tempe, AZ 85280

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