



# Arizona Association of Health Underwriters

Newsletter

October 2018

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## Upcoming Events

### November 2018

**GPAHU Monthly Luncheon**

**Jonathan Bundy of ASU**

**Ethics- CE Credit**

Date: November 29, 2018

Phoenix Country Club

2901 N 7th St

Phoenix, AZ 85014

11:30 am to 1:00 pm

[Register Here](#)

**SAAHU Monthly Meeting**

**David C Smith REBC**

**Health Insurance Person of the Year**

Date: November 14, 2018

Sheraton Tucson

5151 E. Grant Road

Presidents Message:



Welcome to 4<sup>th</sup> quarter! It's that time of year again where we are all busier than ever, if you're like me you've been loving the rain and finally cooler temperatures, and for those of us with kids, we just finished fall break. Hopefully many of you were able to sneak away for a few days!

As I did last month, I'd like to start with a THANK YOU to our valued sponsors, and to our dedicated board members. I truly don't know what we would do without each and every one of you.

Keep an eye out in the upcoming weeks/months for details on several exciting events. Once again AAHU is holding our annual Day at the Capitol, this year on February 7<sup>th</sup> 2019. For those of you who don't know, this event is not just for board members! We strongly encourage all AAHU members to attend. Generally, the day starts with various legislative speakers, and then after lunch you will have the opportunity to meet with our state legislators to discuss what we think can be done to help our industry.

Next in 2019 we hope to then hold our first Medicare Summit. This will be a meeting focused around Medicare topics. If you have any suggestions on speakers, topics, or are interested in sponsoring, please feel free to reach out to me.

Then on May 2<sup>nd</sup>, we will be holding our annual State Conference/Symposium. This is typically a full day conference where we have speakers on all sort of topics, and generally provide 3-4 CE credits.

We also will continue in raising money for an amazing program- Children's Dream Racer. We have a hefty goal to raise \$10K to bring a racecar to a local children's hospital.

These child sized cars are a miniature version of a NASCAR race car. They include a flat panel TV, CD/DVD player, game

Tucson, AZ 85712  
8:00 am to 9:30 am  
[Register Here](#)

## **AAHU Save the Dates**

### **AAHU Day at the Capitol Save the Date**

Date: February 7, 2019  
Historic Supreme Court Room  
at the Capitol  
1700 W. Washinton  
Suite 200  
Phoenix, AZ 85007  
*More Details Coming Shortly*

### **AAHU Annual Symposium Save the Date**

Date: May 2, 2019  
Phoenix Airport Marriot  
1101 N. 44th St.  
Phoenix, AZ 85008  
8:00 am start  
*More Details Coming Shortly*

**Thank You To Our  
Loyal Sponsors! for  
2018**



**BlueCross  
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An Independent Licensee of the Blue Cross and Blue Shield Association



playing counsel, IV stand, oxygen bottle holder, etc. The mission for the program is to place Dream Racers in Children's Hospitals and Cancer Care Centers worldwide to help children get through difficult treatments they must endure. More information on this program can be found on their website: <http://www.childrensdreamracer.com/page/page/7713594.htm>

In the meantime, don't forget Wednesday October 17<sup>th</sup> is NAHU's Social Media day. When posting on social media that day, be sure to use the recommended hashtags. See next article below for details.

I wish you all a Happy 4<sup>th</sup> quarter and an early Happy Thanksgiving!

Sincerely,

[Becky Kanoza](#)  
AAHU President 2018-2019



## **NAHU's Social Media Day** #AgentsAreTheAnswer #OpenEnrollment #NAHU October 17, 2018

Social media extends NAHU's reach and is important for attracting new members and keeping current ones engaged. Please help us extend our reach even more by participating in NAHU's Social Media Day on October 17, 2018.

### Objective

Combine efforts of NAHU members across the country to reach out to their social media community and showcase the value of an agent during Open Enrollment.

### Day of the Event

- Below you will find sample tweets and posts that NAHU members can use and simply copy and paste. If members want to create their own posts they are welcome to do that as well.
- Please use our three campaign hashtags #AgentsAreTheAnswer, #OpenEnrollment and #NAHU.
- Through the use of hashtags all the posts and tweets with the same hashtag will appear together when searched. This will increase the odds of people viewing this topic as more people are discussing it.
- Please post multiple times throughout the day on October 17.
- Having the posts already generated, it will take less than 30 seconds to log-in, copy and paste.

## Copy and Paste Social Media Posts



Confused by health insurance? We can help! #AgentsAreTheAnswer #OpenEnrollment #NAHU [Agent-Finder](#)



Experience counts, and we have it. Call us for help finding your 2019 health insurance choices! #AgentsAreTheAnswer #OpenEnrollment #NAHU [Agent-Finder](#)



Did you know that you can enroll in an AARP Medicare plan and use an agent to help you? Don't go at it alone. #AgentsAreTheAnswer #OpenEnrollment #NAHU

[Agent-Finder](#)

Open enrollment goes through December 15! Agents and brokers can help you find a plan that fits your needs and budget.

#AgentsAreTheAnswer #OpenEnrollment #NAHU

[Agent-Finder](#)

Business owners, your bottom line is our primary focus, we can help you find a benefits package to suit the needs of your company and your employees. #AgentsAreTheAnswer #OpenEnrollment

#NAHU [Agent-Finder](#)



Wondering whether your premiums will rise in 2019? Ask us for help.

#AgentsAreTheAnswer #OpenEnrollment #NAHU [Agent-Finder](#)



### MEMBERSHIP



## Why Be a Member of AAHU and NAHU?

Do I want to speak for myself only or have an association representing me as one voice? AAHU has over 300 members speaking as one voice.

**Legislative Compliance** - be part of the solution speaking with your representatives locally on issues that affect you here in Arizona

**Credibility** - As a member, you have knowledge and experience. We, as members, are experts in our industry.



**SECURECARE DENTAL**  
GROUP INSURANCE



**2018-2019 Theme:**

**Protect Your  
Future**

**Education** - NAHU provides designations, certifications and online learning tools.

**Discounts** - as a NAHU member you have the availability to receive Errors & Omissions at a 10% discount, UPS savings, car rentals, moving expenses, etc.

**Media** - NAHU promotes our advocacy efforts and the role of the brokers. Our association is very well-respected in Washington, D.C.

**HUPAC**- Did you know NAHU has a PAC with over \$1million! Because of this, we are taken seriously in Washington.

**2019 Dues through NAHU are \$470\* annually to be a member of NAHU, AAHU, and your local chapter. With an annual potential value of over \$8,000, most of us appreciate the value of being a member with over 10,000 members nationwide representing our industry.**

Click [\*\*here\*\*](#) to learn more or contact Charlene with any questions

Charlene Hogeland  
2018-20109 AAHU Membership Chair  
[charlene.hogeland@blackgould.com](mailto:charlene.hogeland@blackgould.com)

## **Legislative News**

**Save the Date!**  
**Day at The Capital is February 7, 2019.**

**AAHU members, stand together and make our voices heard.**

By attending AAHU's Day at The Capitol, you will have the opportunity to join with your colleagues from around the state to lobby for changes of importance in your community.

The morning will be full: invitations to legislators for a breakfast stop by coupled with presentations from the department of insurance, the governor's office, and legislators.

We will cover key issues, recent bills, and to how to speak with one voice for our time in front of the legislators.

After lunch, your afternoon will be spent meeting with your State Legislators.

Let's make sure all districts are represented. Like our voice in Washington D.C., **we need YOU in attendance** to continue building our reputation as a trusted resource.

**Goal: 100 members at Day at the Capital.**

### Capital Conference 2019

Capital Conference will be held from February 25-27, 2019, at the Hyatt Regency on Capitol Hill in Washington, DC

By attending NAHU's [Annual Capitol Conference](#), you will have the opportunity to join with hundreds of your colleagues from around the country to lobby for health reform changes of importance to you and your clients on Capitol Hill.

Hear from exciting speakers representing Congress, the Administration and other health reform stakeholders, network with other agents and see our Health Underwriters Political Action Committee at work.

These are two events not to be missed.

Your voice is important and needs to be heard.

Peter Rowe  
2018-2019 AAHU Legislative Co-Chair  
[peter@arcwood.com](mailto:peter@arcwood.com)

Jennifer Farrell  
2018-2019 AAHU Legislative Co-Chair  
[jennifer.farrell@blackgould.com](mailto:jennifer.farrell@blackgould.com)



Did you know that NAHU has a podcast?! The NAHU Healthcare

Happy Hour podcast can be found in by subscribing in either itunes or stitcher. They can be downloaded to listen to on the go. This is a great place to get up to date information on things like AHP's, short term medical plans, and other legislative topics.

You can find them [here!](#)

## Arizona Individual Market News

The brokers role in health insurance industry has never been more important. As brokers, we take a complicated subject and simplify it for our clients on a daily basis, We mustn't forget that most people do not live , eat and breathe insurance like we do.

With addition of multiple new carriers, and carriers re-entering the individual market in both Maricopa and Pima counties - traveling the insurance trail in the desert just become both more beneficial and possibly more difficult for our clients.

Choice is good, and we welcome it in the Wild west state of Arizona. But with expanding choices, limited networks, and coverage nuances, the average cowboy, cowgirl or city slicker can often experience overwhelming frustration. Let's not sit around the campfire telling tales of clients traveling the dusty trail to purchase health insurance on their own, getting saddle higher premiums than necessary, or coverage that does not meet their needs.

Time to come to the rescue of our clients ladies and gentlemen. Open enrollment this year is from 11/1/18 - 12/15/18, and almost time to don the white hat and hit the trail to help our clients make the right decision. Check out this article from the Arizona republic to learn more about individual options in our great state:

- [More Health Insurers to Enter Arizona ACA Marketplace in 2019](#)

Arizona Republic

Terry Rulon  
2018-2019 AAHU Public Service Chair  
[trulon@brighthouseplan.com](mailto:trulon@brighthouseplan.com)





### **Leading Producers Round Table (LPRT)**

The Leading Producers Round Table (LPRT) formed in 1942 to recognize the successful underwriters of accident and health insurance. Today, the LPRT committee is committed to making LPRT the premier program for top health, disability, long-term care and worksite marketing insurance producers, carrier reps, carrier management, and general agency/agency managers.

**Are you already a qualifier?** Don't forget about the discounts that you are entitled to.

Congratulations to all the LPRT Qualifiers:

- Jerome Anderson
- Eleanor Brockhurst
- Lori Crandall
- Jennifer Farrell
- Kristine Kassel
- Tammy Kennedy
- Ken Leombruno
- Pete Rowe
- Korina Gregg
- Rosanne wolfe
- Becky Kanoza
- Ray Magnuson
- Judy Johnson

Lori Crandall  
2018-2019 AAHU LPRT Chair  
[lori.crandall@usi.biz](mailto:lori.crandall@usi.biz)

## 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. Not sure if you have donated or not, contact Andrea today for help.

Andrea Brody  
2018-2019 AAHU HUPAC Chair  
205.847.8622  
[abrody@rxbenefits.com](mailto:abrody@rxbenefits.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.

We would like to congratulate those who have earned designations:

- Judy Johnson
- Becky Kanoza
- Rosanne Wolfe

Judy Johnson  
2018-2019 AAHU Professional Development Chair  
[judy.a.johnson2@uhc.com](mailto:judy.a.johnson2@uhc.com)

The 2018-2019 Budget has been approved. Copies of the budget or financial reports are available upon request by contacting Jeri Cunningham or Becky Kanoza

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