

# DAHU NEWSLETTER

September 2020

## WELCOME NEW MEMBERS!

Brian Buntz  
Dana A. Call  
Jennifer Gerber  
Ray Hill, CFCI  
Diane M. Kaufman  
James E. Kaufman  
Gary Klein  
Edward Loar  
James L. March  
Tahnayat M. Rahman  
Ken Wallander

Click the button below to  
register for the upcoming DAHU  
virtual Events!

[Register Now](#)



## Upcoming EVENTS

### Wednesday, October 21<sup>th</sup>:

Predicting our Political Future: What will November Hold for Texas' Health Insurance Markets? – Presented by **Mike and Shannon Meroney**, Meroney Public Relations

Mike and Shannon are the dynamic duo behind TAHU's lobbying firm, Meroney Public Relations. Join them for an exciting insider's discussion about the November elections – up and down the ballot – as well as get a preview of critical legislative issues in the 2021 Texas legislative session. CE #124639.

### Wednesday, November 18<sup>th</sup>:

Plan Design and Plan Changes in the COVID-19 World – presented by **Stephen Wynn**, Senior Compliance Analyst, CXC Solutions

Come join Stephen for a grounded discussion in what changes clients need to make to their plans and plan documents due to COVID-19. The DOL continues to develop and refine regulations that affect employer requirements, CE pending.

# President's Message

## The Ship of Dreams

I love studying history. I am in heaven when visiting a museum or read about a new historical discovery. When Robert Ballard and Jean-Louis Michel discovered the Titanic wreckage in 1985 I was fascinated! Most people know the story of the unsinkable luxury ship that hit an iceberg and actually sunk on its maiden voyage from England to New York. In 1912 the Titanic was the largest ship that had ever been built. The Titanic was 46,328 gross tonnages and pretty small compared to Royal Caribbean's Symphony of the Seas which is 228,081 gross tonnages. Large ships are unable to change course quickly when something is in their path. The Titanic could not swerve to avoid the iceberg and sunk in two hours. Do you sometimes think our government is like a large cruise ship-- slow to turn and change? Most of us took Civics at some point and we have seen Schoolhouse Rock's "I'm Just a Bill" so we know that there is a process in governing and it can be very slow. At the NAHU Capital Conference in Washington last February, one of the activities was visiting with local House Representatives about issues and upcoming bills that affect our industry. We were discussing national surprise billing legislation, asking to uphold the employer exclusion of health insurance premiums from taxation and asking that COBRA be treated as credible coverage for participants who are over age 65. Shortly after those meetings COVID-19 hit our country and those discussions were preempted by other distractions. The issues that affect our business and clients did not go away with COVID and still need to be addressed. The upcoming election will bring new members to the US House



and they will need to be educated on our industry. The Texas legislature will meet in 2021. There will be a new Speaker of the House in Texas who is responsible for committee assignments. A new member means we need to be active in educating them on our industry. How do we as an association keep our interests in the minds of those that enact and write the regulations? We get our message out through involvement in the process and funding TAHUPAC and HUPAC. These political action committees allow us to band together and support candidates and legislators that have the power to introduce and pass legislation that is good for our clients and industry. A strong, well-funded PAC is the voice that we need to protect our industry and make known the issues our clients bring to us. There are many interests in the healthcare industry and most of the PAC's that represent healthcare providers in Texas are extremely well-funded. They are pouring money into legislators to have their voices heard and their wishes may not be good for our clients. This is a very important year for our industry. COVID has highlighted the issues with an employer based health insurance model. The Supreme Court may be ruling to end ACA. Large healthcare providers have suffered financially and will be looking at ways to offset those losses. Our clients have suffered loss of business and large increases in costs will further the suffering and add to the large number of uninsured in Texas. We have a duty to protect the interests of our clients. We need to have a stronger and louder voice by funding and supporting TAHUPAC and HUPAC.

This year the DAHU Board is asking you to get off the dock and get in the boat. Being in the boat includes contributing to TAHUPAC and/or HUPAC. I am challenging every DAHU member to get in the boat and commit \$25 a month to support our PACs. Please commit \$12.50 per month to TAHUPAC and \$12.50 per month to HUPAC. \$300 a year per member is a very small price for a seat at the table. We must keep and grow our voices. The icebergs are out there and to keep our ship from sinking we must come together and support TAHUPAC and HUPAC. Please contribute- **TODAY!**

## 1. What is a PAC?

PAC is an acronym for Political Action Committee. A PAC is a tax-exempt organization under IRS code Section 527 that is created primarily to influence the selection, election, appointment or defeat of candidates to federal, state, or local public office.

## 2. Why does our Association support a PAC?

A PAC is an expression of our First Amendment right to free speech and association which is guaranteed under the Constitution. The insurance and especially health insurance industry is a heavily regulated industry. The PAC allows contributors to combine financial support to a candidate to achieve maximum effect on legislation that affects our industry.



## 3. What are the PACs that DAHU supports?

There are two PACs that we ask our members to support. TAHUPAC was created to support candidates in the state of Texas. HUPAC supports the candidates for Federal legislative positions.

## 4. Are all the contributions given directly to candidates?

Both TAHUPAC and HUPAC accept contributions into two different funds, the candidate fund and the administrative fund.

The candidate fund is used to provide direct support to political candidates, both challengers and incumbents, Democrats and Republican. Only NAHU and TAHU members, their spouses and staff can give up to \$5000 each year to the candidate fund.

The Administrative Fund is used for the operating costs of the PAC so that the funds in the candidate fund are reserved solely for political contributions. The administrative fund accepts business and individual contributions and unlike the candidate fund, there are no contribution limits to the administrative account. Contributions to a PAC fund are not a tax deductible expense.

## 5. What can I do as a Member of DAHU and why would I want to support the PACs?

Being a member of DAHU and NAHU makes a statement that you are a professional that is called to serve your clients and industry. As a member, you are in the trenches with your clients and understand their needs and the overall industry. By contributing to the PAC and participating in the legislative process you are the voice of your clients and industry in Austin and DC. Other participants in the healthcare industry have large PAC funds and they are making their voices heard which may not be the voice of you and your client. Our participation in the process has proven to protect our members and clients by lobbying for laws such as the Texas Balance Billing legislation and the appeal of the Cadillac Tax. With the upcoming elections and Texas legislative session, now is the most important time for our voices to be heard.





# **HUPAC** BY THE **NUMBERS**

**\$260 billion**

saved by maintaining the employer exclusion on health insurance benefits.

**\$16 billion**

saved by delaying the Cadillac tax.

**3.4 million  
employees  
and families**

who will benefit from allowing states to define their small group market.

**19 million  
seniors**

who will now have a choice to switch plans during open enrollment.

**\$12 billion**

saved by the delay of the health insurance tax.

**100,000  
agents and  
brokers**

who benefited from the medical loss ratio being negotiated from 90/10 to 80/20.



"The purpose of HUPAC is to raise funds from NAHU members for the purpose of supporting the political campaigns of candidates who believe in private sector solutions for the health and financial security of all Americans"

**Contribute securely at**  
**www.hupac.org**

**Step 1: Tell Us About Yourself (All information must be completed in full by the contributor)**

Name: \_\_\_\_\_ Occupation: \_\_\_\_\_  
Address: \_\_\_\_\_ Employer: \_\_\_\_\_  
Phone: \_\_\_\_\_

**Step 2: Please select a (A) fund (B) frequency (C) contribution level**

☐ New Contributor ☐ Past Contributor ☐ Change Contribution to Amount Checked to Below

**A. Choose a Fund**

☐ **Candidate Fund\*** ☐ **Administrative Fund\*\***

\*Candidate Fund can **ONLY** accept personal contributions

\*\*Administrative fund can accept corporate contributions

**B. Contribution Frequency**

☐ **One-Time Contribution**

☐ Charge my account annually for this amount

☐ **Monthly Contribution** (recurring)

credit card or bank account will be charged monthly

**C. Contribution Levels (annual)**

**(monthly)**

Supporter	<input type="checkbox"/> \$ 150.00	<input type="checkbox"/> \$ 12.00
"365 Club"	<input type="checkbox"/> \$ 365.00	<input type="checkbox"/> \$ 30.00
Congressional	<input type="checkbox"/> \$ 500.00	<input type="checkbox"/> \$ 42.00
Senatorial	<input type="checkbox"/> \$ 750.00	<input type="checkbox"/> \$ 63.00

**Capitol Club Levels**

Gold	<input type="checkbox"/> \$1,000.00	<input type="checkbox"/> \$ 85.00
Diamond	<input type="checkbox"/> \$2,000.00	<input type="checkbox"/> \$ 170.00
Double Diamond	<input type="checkbox"/> \$3,000.00	<input type="checkbox"/> \$ 250.00
Triple Diamond	<input type="checkbox"/> \$5,000.00	<input type="checkbox"/> \$ 415.00

Amount not listed ☐ \$ \_\_\_\_\_ ☐ \$ \_\_\_\_\_

**Did a NAHU member refer you? If so, who?:** \_\_\_\_\_

**Step 3: Provide your method of payment (payment must be from a personal credit card or bank account if contributing to the candidate fund)**

**Credit or Debit Card** ☐ AmEx ☐ Discover ☐ Master ☐ Visa

Card Number: \_\_\_\_\_ Expiration Date (mm/yy): \_\_\_\_\_

CVV: \_\_\_\_\_ Zip code: \_\_\_\_\_

**Checking Account**

Bank Routing Number: \_\_\_\_\_ Account Number: \_\_\_\_\_

**Signature**

*I authorize HUPAC to initiate charges to my personal bank account or credit card as shown above:*

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Step 4: Submit This Form**

**Mail:** HUPAC • 1212 New York Ave • Ste 1100 Washington, DC 20005 **Fax:** 202-747-6820 **Email:** hupac@nahu.org

*A contribution to a Political Action Committee is not tax deductible. Only NAHU members, their immediate families and NAHU staff may contribute. Only U.S. citizens and permanent residents may contribute. Any guidelines mentioned for contributions are merely suggestions. You may contribute more or less than the guidelines suggest, and the National Association of Health Underwriters (NAHU) will not favor nor disadvantage you by reason of the amount of your contribution or your decision not to contribute. Federal law requires PACs to report the name, mailing address, occupation and employer for individuals whose donations exceed \$200 in a calendar year. Federal law prohibits corporate or business donations to a federal PAC. Please make certain that your check or credit card is your personal account.*



## 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 \_\_\_\_%

**Please note: Federal regulations prohibit corporate contributions to TAHUPAC. Individual Contributions Only. **\*\*Split contributions between PAC and the Leg Fund will be made in two separate charges each month in order to be in compliance with PAC contribution regulations.\*\*****

### Who Are You?

Name \_\_\_\_\_ Local Chapter \_\_\_\_\_  
Employer \_\_\_\_\_ Occupation \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_  
Office \_\_\_\_\_ Cell \_\_\_\_\_ E-mail \_\_\_\_\_

### Method of Contribution:

#### ☐ Bank Draft: Preferred Method

I authorize the Texas Association of Health Underwriters to initiate debit entries in the 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 \_\_\_\_\_ **Please include a voided check.**

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

Please charge my contribution monthly in the amount of \$ \_\_\_\_\_ to my credit card.

Please charge my contribution quarterly in the amount of \$ \_\_\_\_\_ to my credit card.

Please charge my contribution one time in the amount of \$ \_\_\_\_\_ to my credit card.

☐ 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 TAHUPAC for the selected level (PAC)

☐ I have attached a check payable to TAHU for the selected level (Leg Fund)

This authorization is to remain in force until TAHU has received written notification from me of its termination.

I authorize Association Headquarters to charge my credit card as shown above.

I understand that the statement will read "Texas Association of Health Underwriters".

I understand that this contribution is not tax deductible.

**Mail To: TAHU c/o Lisa Strug, Jaffe Communications 312 North Avenue East, #5, Cranford, NJ 07016 or fax to 908-967-5044 or e-mail to [admin@tahu.org](mailto:admin@tahu.org). For questions, contact Lisa Strug at 713-645-1490.**



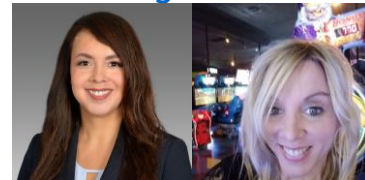
## LEGISLATIVE CORNER

Stay Connected!

[TAHU LinkedIn Page](#)

[TAHU Facebook Page](#)

*DAHU's Legislative Team*



*Cindy Goodman & Rachelle DeLeon*

### State Regulatory & Legislative Activity

- The Texas Academy of Family Physicians is also asking legislators to expand Medicaid insurance coverage to low-income adults and restore funding for a program that studied racial health disparities.
  - BY EDGAR WALTERS SEPT. 9, 2020
  - <https://www.texastribune.org/2020/09/09/texas-doctors-coronavirus-payments/>
- Want to be a part of something big?
  - Making connections with our state representatives - we need you!
  - List coming soon!

### Federal Summary

- NAHU's 2020 Federal Policy Priorities
  - Single Payer - 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.
  - Employer Exclusion - NAHU opposes any efforts that would eliminate or cap the employer-tax exclusion for health insurance.
  - Small Business Tax Credit - NAHU supports legislation to expand and modify the small business tax credit to purchase marketplace health insurance coverage.
  - Cadillac Tax - NAHU supports legislation to repeal the "Cadillac Tax" on middle class Americans' health plans.
  - Health Insurance Tax - NAHU supports legislation to repeal the annual fee on health insurance providers under the ACA.
  - Surprise Billing - NAHU supports legislation to address surprise/balance medical billing through legislation that would provide new patient safeguards and implement a federal payment benchmark.
  - Medical Loss Ratio - AHU supports legislation to remove the agent/broker compensation from the Medical Loss Ratio (MLR) Requirement in the individual and small group markets.
  - Employer Reporting - NAHU supports legislation to streamline the employer reporting process and strengthen the eligibility verification process for the health care premium tax credit and cost-sharing subsidy.
  - Full-time Status - NAHU supports legislation to repeal the 30-hour threshold for full-time employees for purposes of the employer mandate in the PPACA and replace it with 40 hours.
  - COBRA Coverage - NAHU supports legislation to allow seniors enrolled in COBRA coverage to transition to Medicare Part B without a penalty, the same as seniors who remain on similar employer-sponsored coverage, by providing for a one-time special enrollment period.
  - Observation Status - AHU supports legislation to allow observation stays to be counted toward the three-day mandatory inpatient stay for Medicare coverage of a skilled nursing facility.
  - HSA Reforms - NAHU supports legislation to address issues with HSAs and employer-sponsored coverage and modernize HSA regulations.

## ARE YOU SHORT ON CONTINUING EDUCATION HOURS?

We have heard from several members that since they have been working from home for the last six months they are having difficulty getting CE credits completed. Here are a few ideas to get additional education hours while working for home.

1. DAHU will continue to offer face to face and virtual meetings. A majority of meetings with DAHU include at least one hour of CE credit. For upcoming events and registration go to [www.DAHU.org](http://www.DAHU.org).
2. DAHU will be hosting our Annual Compliance Day on January 20<sup>th</sup>. This event is a full day of speakers with the opportunity for up to four to five CE credits. Watch for details on this event on the DAHU website and upcoming newsletters.
3. Texas is a large state and many of the other chapters throughout the state are holding their monthly meetings and full day events virtually. Because you are a member of the Dallas Chapter you still can participate in CE presentations throughout the state and in some cases at the member pricing. The best place to find out what is happening in other chapters is to review the upcoming events on [www.TAHU.org](http://www.TAHU.org).
4. Not all chapters are listing their events on the TAHU website so going to each chapter's website is a good place to see what is happening. The contact information for all the Chapter Presidents and web addresses for each Chapter is under the "What About Us" tab at [www.TAHU.org](http://www.TAHU.org).





## ELECTIONS HAVE CONSEQUENCES

In response to the criticism received by President Trump's constitutional right to nominate a Supreme Court Justice to fill the vacancy (and legacy) left by Justice Ruth Bader Ginsberg, he said simply, "Elections have consequences." Succinctly stated, the President is correct. Elections do have consequences.

Something happened to me this summer. Amidst the craziness of COVID-19, protests plagued with riots, cancellation culture, woeful wokeness, and (resisting) the "new normal," I had my own awakening. I came to believe that what we do - what the Association of Health Underwriters does - has consequences. Those consequences affect millions of people for many years. I came into the industry during 4<sup>th</sup> Quarter of 2013. PPACA was ramping up and things were turned upside down. One of my problems (and believe me, there were many) was that I didn't know the pre-PPACA insurance world. All I knew was that people were in a state of panic. The bottom was going to fall out of the individual and small group markets, premiums were going to go through the roof, and competition was going to dwindle. Prices of pharmaceuticals skyrocketed because Martin Shkreli said so. Because our elected Congressmen and women said so, men have to pay for prenatal care, employers have to pay or play, taxpayers have to pay the price, and insurance professionals have to use a crystal ball to predict the future and exercise 20/20 vision to make sense of the past.

In a desperate attempt to become remotely worthy of my recent employment, I did all I could to learn all I could as quickly as I could. Nothing short of Divine intervention, I had three back-to-back encounters with TAHU members.

1. Tonya Booth: She mentioned TAHU, FWAHU, and DAHU in conversation. I hadn't heard those acronyms yet and couldn't find them in the regulations.
2. Kelly Fristoe: He rescued me out of a sea of faces at 2014 CapCon. I didn't know what CapCon stood for until I saw "Capital Conference" written on a piece of paper.
3. Ed Oleksiak: He remembered to email me an invitation to a DAHU Board Meeting. Although he didn't remember my name when I arrived, he remembered to volunteer me for Federal Leg Co-Chair. For what?

The perceived natural fit was legislation. I was thrown into the TAHU Legislation Council, sat in and on several committees, stumbled my way through the multitude of meetings, and agreed to serve as Chair of Key Contacts Chair. So, I sat in the Chair...

When TAHU changed lobbyists, the lobbyists changed me, and I learned that I can change policy. I had been the Key Contacts Chair in name only. I didn't know who the Key Contacts were or what they did or why we needed them. The Meroneys rose to the challenge to get the Key Contacts Program off the ground - which meant I had to get off my "dupa."

Imagine my surprise to find out that I was a key contact, that I was supposed to meet and establish relationships with my elected officials, and I was needed because elections have consequences. Those consequences are not short-term. The consequential ripple effects last. The only thing short term is our collective memory.

If you need a refresher of what TAHU does for you, see the list of accomplishments and objectives outlined in our [TAHU Pac flyer](#). (Thanks, Mark Bellman!)

Key Contacts work synergistically with TAHU Pac, and together they can and will achieve many more great things for our industry. However, the success of both is directly tied to the members' involvement - your involvement. With your TAHU Pac contributions and willingness to *actively* serve as a Key Contact, we all benefit as insurance professionals and healthcare consumers. Email [keycontacts@tahu.org](mailto:keycontacts@tahu.org) to learn more.

It's an election year. Elections have consequences.

If you want to know how your vote affects the trajectory of our industry, participate in a special presentation by the Meroneys, The Texas Regional Election Analysis. The entry fee is a nominal TAHU Pac contribution. The immediate pay-off is insight into a specific region's closely watched elections. The long-term ROI is dependent on your vote.

When you go to the polls or mail in your solicited (AKA, "absentee") ballot, there are a few things to remember:

1. Voting straight-ticket is not an option.
2. The ballots are very long.
3. Candidates will not have a party designation beside their name.
4. One person's vote makes a difference.
5. Elections have consequences.

Thank you in advance for your support. Jennifer Stanley



Join DAHU as we partner with the North Texas Food Bank and their mission: To close the hunger gap in North Texas by providing access to nutritious food. Every dollar donated to NTFB provides access to three healthy meals for hungry children, seniors, and families across North Texas. We will be having a live DAHU luncheon so you can either bring canned goods then or donate money now. Thank you for your continued support!!

**DONATE**

**Thank you, Foster Benefit Resources for sponsoring our newsletter!**



**Foster Benefit Resources, Inc.**

*Committed to Providing Quality Service Insurance Agents Deserve*

Foster Benefit Resources is a full service general agency marketing fully insured and level-funded employee benefits. We are designed to help your organization free up its resources so that you can concentrate on what's important... growing and retaining your business.

- \* Employee/Employer Benefit Presentations & Enrollment Meetings
- \* Renewal Meetings
- \* Carrier Updates
- \* Claims Inquiries
- \* Billing Inquiries
- \* Renewal Support, including alternate quotes & audits
- \* 24-48 hour quote request turnaround time for 1-50 employees
- \* Employee Additions/Terminations

And remember there is no change in your commissions and you remain contracted directly with the carrier.



Send us a quote request to [rates@fosterbenefits.com](mailto:rates@fosterbenefits.com) and see how Foster Benefits You!

- \* UnitedHealthcare
- \* All Savers
- \* Allied National

**14911 Quorum Drive, Suite 100 Dallas, TX 75254**  
**972-960-8718 · [Fosterbenefits.com](http://Fosterbenefits.com)**

thank you!