

DAHU NEWSLETTER

December 2019

UP COMING

1. 1/16 – Thursday CE Day
2. 1/30 On the Eve of Iowa
(live from NAHU)
3. 2/5 – TAHU Day at the
Capital
4. 2/24 – NAHU Capital
Conference
5. 5/28 – DAHU Annual
Symposium

Go to www.dahu.org to
register.

NAHU Capital Conference

[Click here for more information!](#)

We are expecting the largest
group ever.

Book soon!

Message from the President

DAHU Members & Colleagues,

In less than two weeks we'll call 2019 a wrap while preparing to ring in 2020 New Year pledges and promises! In closing out our year end, a very special warm felt "THANK YOU" as our DAHU partner renewing, maintaining and sponsoring our local chapter membership and your recruitment of new members. It takes all hands-on deck to be engaged as part of the bigger picture focused on our future in the healthcare industry representing the insurance needs of employers and individuals seeking health insurance coverage.

Time to reflect on the values as a NAHU member, the everyday tools we all depend and count on as part of Technology solutions, professional development benefit, business and personal services & client management as just a few of the great tools to keep you armed, one step ahead of the competition.

One of NAHU's "New" monthly pod cast – Single -Prayer Is critical for health insurance professionals to understand what a single-payer system would mean for their families, clients and country. This three-hour course provides in-depth instruction from NAHU CEO Janet Trautwein on the importance of the overall functioning of healthcare delivery and financing in the United States, the structure of single-payer systems in other countries, and detailed information on legislation that has been introduced in Congress or proposed by political candidates. It also includes important references for supplemental reading, continuing education credits and a final exam.

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.

*On behalf of your DAHU Board,
Wishing all a very Merry Christmas as we ring in the 2020 New Year to bring happiness, health and prosperity for all.*

TAMELA SOUTHAN, DAHU PRESIDENT

Member of the Month

MEET Wendy!



Our December Member of the Month is an upcoming star in the employee benefits industry. Let me introduce you to Wendy Avery who is a Benefits Manager for K&S Insurance in Rockwall. Wendy joined K&S in 2017 and has 20 years of experience in servicing employee benefit clients. She manages a growing benefit department and has a real knack for developing agency/client relationships.

Tell us a little about what your business focus at K&S -

K&S is a multi-line Commercial, Bond, and Risk Management firm with several offices throughout the State of Texas. I manage the Employee Benefits Practice at our Rockwall location. We focus on all size Employee Benefits clients. Small, medium, large-we are experts in servicing any size groups!

When did you get in the Financial Services business and why?

Benefits are in my blood! My mother is Doris Waller so I grew up in the benefits world. When I was in high school, I worked as a file clerk in my mother's office and here I am managing our benefits practice!

What do you like most about being a member of DAHU?

I love getting together and seeing everyone at monthly luncheons. It is nice to come together and socialize without feeling we are in competition.

Tell us a little about your hobbies, interests, and family:

I love to spend time with my family. I also love volunteering at church especially in the nursery.

Any strange or funny things that have happened to you in the Financial Services business?

I really can't think of anything at the moment, but we all know this business is exciting and always fun!

Anything else you would like to share with our members?

I'm proud to be a member of NAHU and DAHU and this amazing industry.

Next time you see Wendy, say hello and congratulate her for being our Member of the Month!



Exciting news for DAHU TAHUPAC members!

Three \$200 scholarships to TAHU's Feb 5th 2020 Day at the Capital will be raffled off for DAHU TAHUPAC members!

If you are already a TAHUPAC member (THANK YOU!!), you are **AUTOMATICALLY** entered into the raffle!

If you are NOT a TAHUPAC member and were thinking about joining the "in crowd", now would be the best time to do it.

You know you want to do it...I know you were going to join anyway, just go ahead and do it now and be AUTOMATICALLY entered to win!

Imagine yourself hitting the jackpot and getting your DATC registration (which would only be \$117 since you get a 10% discount* for being a TAHUPAC member assuming that you register before the early bird deadline of January 15th...**which means you would have \$83 dollars left for margaritas!!**) paid for with the DAHU TAHUPAC scholarship.

Imagine yourself listening to incredible speakers with cutting edge legislative information that will give you tons of insight to share with your clients about the future of health insurance in Texas all on DAHU just because you're a TAHUPAC member! Does it get any sweeter than that?

All you have to do is make sure that you are a member by Christmas of 2019. DAHU will then AUTOMATICALLY enter you into a raffle to win 1 of 3 \$200 scholarships! Easy peasy!

Just go to www.tahupac.org today and join for just \$12.50 a month!

Yours Truly,
Mark T. Bellman
Your endearing TAHUPAC chairman

*TAHUPAC members will receive an email from tahuacctmgr@gmail.com with a 10% discount code to be applied when you register online

Federal Legislation UPDATE!

COBRA, Creditable Coverage for Medicare

Under current law, seniors who are enrolled in COBRA coverage but are eligible for Medicare face financial penalties for not enrolling within the mandated timeframe. However, Medicare-eligible seniors who are enrolled in similar employer-sponsored plans are not penalized, as their coverage is considered creditable for Medicare. NAHU has long sought legislation to address this disparity for seniors enrolling in Medicare coverage.

Representatives Kurt Schrader (D-OR) and Gus Bilirakis (R-FL) introduced H.R. 2564, legislation that would create a one-time special enrollment period (SEP) for seniors enrolled in COBRA coverage to enroll in Medicare Part B without a penalty. This legislation would effectively treat COBRA as creditable coverage, the same as seniors who remain on similar employer-sponsored coverage and then enroll in Medicare. The SEP would only apply for this scenario and is unrelated to Marketplace SEPs, which allow consumers to enroll in exchange-based coverage outside of the open enrollment period.

One of the main benefits of COBRA is that it gives individuals the option to keep the exact same coverage they already had in place for an extended period. This makes it an attractive option for a person who has already met the plan's deductible or out-of-pocket expense limit for the plan year, or if the individual or the family member needs coverage of a specific prescription or treatment or is the midst of some type of extensive treatment or therapy. Electing COBRA can assure complete continuity of care, whereas switching to a Medicare option could disrupt some medical services. There may also be a financial benefit to continue COBRA coverage when there are other family members on the plan. Meanwhile, switching from a COBRA plan to Medicare could be disruptive for the beneficiary's care and may come with financial consequences for terminating their COBRA coverage early to meet the Medicare enrollment windows.

H.R. 2564 would effectively treat COBRA as creditable coverage, allowing seniors the freedom to choose the right coverage options for them without facing a lifetime financial consequences.

Take action today and urge your member of Congress to support this bill.

<https://nahu.quorum.us/campaign/22286/>

Source: National Association of Health Underwriters

State Legislation UPDATE!

TDI has given more information about the Texas balanced billing law, 2019 SB 1264. So, let's see if this can fit in our newsletter:

The Texas Department of Insurance has adopted rules implementing 2019's balance billing law, SB 1264. TDI has a specific page for everything to do with SB 1264, found [here](#). In addition, TDI is hosting two information sessions on the bill, one on December 30, and another on a to-be-named date in January.

As a quick reminder, the bill creates two different dispute resolution processes for surprise billing: there's mediation for facilities and labs, and arbitration for physicians and other health care providers. TDI has set up an email for people to ask questions and report issues. You can reach TDI at IDR@tdi.texas.gov for issues around resolving surprise billing. The new regulations will go into effect on January 1, 2020, so there will be one system of mediation in place for covered services obtained before that date, and the new rules for covered services obtained after that date.

DAHU will continue to keep you updated about the process of implementing these critical regulations that should improve the ability for all Texans with health insurance to receive in-network services without surprise bills.

Thank you DAHU Members for your Toys for Tots





and



Are you not a member of NAHU but would like to join? Are you a broker appointed with BenefitMall? We have a deal for you!

BenefitMall is proud to be part of the National Association of Health Underwriters (NAHU) General Agency Principals Council. NAHU is the trusted voice of employee benefits specialists. BenefitMall and NAHU invite you to receive an exclusive membership discount of \$50 when you [join NAHU](#) by December 31*. An investment in NAHU is an investment in your clients and the future of the healthcare system.

Begin the [registration](#) process now and be sure to list **BMALL** as your "referred by" source.

*Please allow up to 10 days for the processing of your \$50 credit

Benefits of Scheduling the NAHU Single-Payer Healthcare Certification before December 31



NAHU provides state and local chapters with resources to host a certification course in a classroom setting. These events attract key sponsorship opportunities, foster member retention, provide an educational and networking opportunity, attract new members, and work toward the NAHU Osler, Pacesetter, and Landmark Chapter Awards.

The [Single-Payer Healthcare Certification](#) is fully launched and now is the best time to schedule this course as a classroom event for your chapter. Scheduling for this course in 2020 before December 31 will ensure your members can take advantage of the opening course enrollment price of \$165 for NAHU members and \$215 for non-members. Additionally, scheduling now will lock in NAHU instructors while their schedules are available.

Contact professionaldevelopment@nahu.org or call 844-257-0990 today to start the process of scheduling a certification course for your chapter by accessing your members' interest.



Important Notice

THE PRESTONWOOD RENEWAL IS IN, AND JUST LIKE HEALTHCARE PREMIUMS THEY ARE GOING UP! PLEASE NOTE THE NEW LUNCHEON PRICES.

EFFECTIVE JANUARY 1, 2020

MEMBERS:
\$35 EARLY
\$40 LATE
GUEST: \$50

Sp Adobe Spark

* \$5 non-refundable cancellation fee.

Upcoming DAHU Events

January 16th – DAHU Compliance Day

The Clubs of Prestonwood
15909 Preston Road, Dallas, TX 75248

8:30 AM – 3:30 PM

Earn **5 hours** of CE credit (including 2 hours of Ethics)!



HIPAA Business Associates & Agreements: Simplified

CE # 121182

Olivia Ash, JD, MS
Compliance Consultant
Compliancedashboard



Navigating Reference Based Pricing in North Texas (and elsewhere)

CE # 121436

Bret Brummitt
Founder
Generous Benefits



Overview of Nondiscrimination Testing for Health & Welfare Plans

CE # 121486

Stephen Wynn
Sr. Business Analyst
CXC Solutions



"Tell 'Em What You Want, What You Really Really Want" & Bad Medicine

2 Hours of Ethics - CE #121364 / #121361

Eric Johnson
Founder
ComedyCE.com

January 30th – On the Eve of the Iowa Caucuses (Live from NAHU)

Holmes Murphy Office
12712 Park Central Drive, Suite 100, Dallas, TX 75251
11:00 AM – 12:00 PM

Live from NAHU webinar, hosted by DAHU (CE credit pending)

Join NAHU vice president of government affairs Marcy M. Buckner for this session of Live from NAHU that provides a preview of the upcoming primary season. After months of handshaking, meet-and-greets, stump speeches and debates, it's the voters' turn to head to their caucus sites and polling places to cast their votes. We'll preview the upcoming Iowa Caucus and New Hampshire primary, just days away, and what to expect for "Super Tuesday" a month away. And we'll look at how single-payer and healthcare generally has shaped the nomination contest and the need-to-know details to relay to your clients.

February 5th - TAHU Day at the Capitol!

Don't Get Bitten by FOMO!
Sign up for the TAHU Day at the Capitol today!
8:00 a.m. – 4:00 p.m.

Although speakers are to be finalized, TAHU has planned an ambitious agenda to include information on the surprise billing legislation success from 2019's legislative session, a discussion of NAHU's current legislative and regulatory agenda, and a sweeping discussion of Medicare for All. The Shirley Hutzler Award will be presented, and this is a great time to network with friends and counterparts in other markets.

So why were these particular rattlesnakes at the Capitol last year? Well, they weren't TAHU invitees, but were helping to publicize the Sweetwater Rattlesnake Round-up. You never know who you might see...



February 19th, March 18th, April 15th – DAHU Monthly Luncheons

The Clubs of Prestonwood
15909 Preston Road, Dallas, TX 75248

11:15 AM – 1:30 PM

May 28th – DAHU 4th Annual Symposium

Plano Event Center
2000 E Spring Creek Pkwy, Plano, TX 75074

Exhibitor and sponsorship opportunities available. Additional details TBA.

