

August 2015



San Antonio Association of Health Underwriters

President's Message

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Its already August and I hope everyone is well rested for what's to come. We have open enrollment for Medicare starting October 15th, the Individual Marketplace starting on November 1st and as most of us work in the group market we have the wonderful 4th quarter about to start. Last year 12/1 was the new 1/1 and now it seems 10/1 is the new 12/1.

SAAHU has a busy month for August as well! We have our monthly luncheon on August 17th where Don Cooper will be presenting a 1 hour CE, "When You Have a Lemon (ACA) – Order Lobster (Charge Fees)". We will also have a photographer there before the luncheon starting at 11am for anyone who is looking for an updated headshot. The member cost for a new headshot is \$25. Did you notice you are able to RSVP and pay for your luncheon online at the Eventbrite site? We are very excited to offer this new option to our members. In case you missed it, the link to register is: <http://www.eventbrite.com/e/2015-august-luncheon-tickets-17934886729>.

Then on August 26th, we have our annual Education Bootcamp where we will have 6 hours of CE being offered. There will be 3 hours in the morning focusing on the Individual Market and then 3 hours in the afternoon focusing on Medicare. This event allows flexibility based on your interests and availability. We will be offering 1/2 day sessions, or join us all day and the event pricing is a steal! Additional details are available on the Eventbrite site, so register TODAY: <https://2015saahueducationbootcamp.eventbrite.com> as well as later in this newsletter.

Lastly, on August 31st we are bringing back our Charity Golf Tournament! It will be at the Dominion Country Club and we have quite the day planned. Our goal is to raise \$10,000 to help rehab a location for Family Services Association. The project location is for families who are going through a divorce and need a neutral place for their children to transition for one parent to the other. They also plan to offer parenting classes and many other activities to help those families in need. Family Services Association already has the location, they just need the funds to transform it. Even if you are not a golfer, we could use your support in buying a raffle ticket. You do not have to be present to win and the tickets are 1 for \$7 or 2 for \$10.

Special points of interest:

- Education Boot camp
- What's next for us in the Legislative Update
- Upcoming Golf tournament
- Member Discount

I look forward to seeing everyone at all the upcoming SAAHU events!

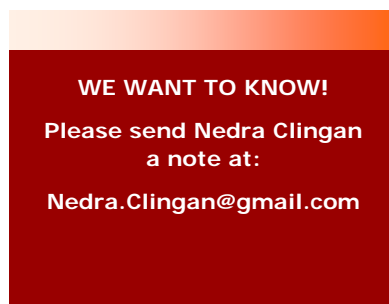
- Nedra Clingan



Are you working on a designation?

We would love to recognize your efforts if you are currently pursuing one of the following designations:

CEBS	CBA	CBC
CLTC	CLU	CSA
DIA	HIA	LTCP
MHP	RHU	REBC
SGS		



NAHU recognizes many designations including the **RHU, REBC, ChHC, DIA, CLTC, CEBS, and CSFS.**

For more information, please visit the NAHU website at <http://www.nahu.org/education/designations/index.cfm> or contact Farren Baer at faer@nahu.org

Leading Producers Round Table



The Leading Producers Round Table formed in 1942 to recognize the successful underwriters of Accident & 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.

For more information about LPRT visit the NAHU website at: <http://www.nahu.org/members/LPRT/awards-lprt.cfm>

Legislative Update

Contributed by Michael Grossman c/o NAHU Government Affairs

A significant development was announced in the effort to help with the impending [small group expansion](#). Legislation introduced this past March by Senators Jeanne Shaheen (D-NH) and Tim Scott (R-SC), [S. 1099](#), has been put up for consideration for hotlining when the Senate returns from its recess on September 8. Hotlining is a process used by the chamber to pass a bill by unanimous consent.

The Senate is looking to move S. 1099 expeditiously given the very short window available for making changes **ahead of the January 1 effective date**. Specifically, Shaheen and Scott's legislation would eliminate the national standardization of the definition of small groups, which, beginning in January 2016, will change the definition of small employers from groups of up to 50 employees to include groups of up to 100 employees. Instead of being required to comply with the single national standard under the PPACA, states would have the flexibility for determining their own small group sizes as they currently do.

NAHU has been a leading advocate on delaying or increasing flexibility for the small group expansion. In February, NAHU led a charge with other major industry groups in [sending a letter](#) to the Administration calling for a delay of the expansion. NAHU has also augmented its efforts by calling for the state flexibility through the Shaheen/Scott Senate bill, and its House counterpart, [H.R. 1624](#), introduced by Representatives Brett Guthrie (R-KY-2) and Tony Cardenas (D-CA-29). The House is similarly looking to quickly move its counterpart legislation once it reconvenes in September.

Employers, their employees, and their families could face significant adverse impacts if this expansion goes forward as planned. These groups are expected to face an average premium increase of 18% next year, and mid-size employers would suddenly be forced to comply with modified community rating rules, actuarial value, cost-sharing, essential health benefit requirements, and other rating rules. Given this dire situation, we are strongly urging Congress to pass legislation to prevent employers from facing this issue.

Your senators and your member of Congress need to hear from you on this important issue. When Congress comes back from its recess, the message must be heard loud and clear about the disastrous effects that the planned expansion will have on employers and their employees' health coverage. You can help spread our message by **sending an [Operation Shout](#) today!** But don't let your advocacy end there. Be sure to call your legislators' offices.

Rep. Joaquin Castro can be reached at (210) 348-8216.

Sen. John Cornyn can be reached at (512) 469-6034.

Sen. Ted Cruz can be reached at (512) 916-5834.

Make sure that before they head back to Washington they have heard our voice and why this legislation needs to be passed immediately!

FORE!

Contributed by Alison De Paoli

The Golf Tournament is coming up on August 31!

There is still time to register: <http://saahugolftournamentregistration.eventbrite.com/>
or complete the attached registration form.

We have changed the Ball Drop to a **\$500 CASH Prize raffle.**

Ticket prices: One ticket is \$7 and two tickets are \$10.

You don't need to be present to win and you CAN purchase tickets the day of the tournament... along with tiger stroke and mulligan tickets.

We are raising money for **Family Service Association** to benefit their **KidShare program**. We are helping them complete the finish out on the expanded KidShare facility. The program has doubled - and is already at capacity again!! - since the expansion but the renovation hasn't been completed.

The program offers a neutral place for parents to exchange their children, supervised visitation and classes for parents and children to learn how to manage the divorce process successfully.

Please don't forget about the SUPER TICKET!

Every player will receive a Super Ticket to play at The Dominion Sister courses at a reduced rate - and to bring some friends along!



Call Alison De Paoli for
any questions.

210.857.4322



San Antonio

Association of Health Underwriters

When: Wednesday, August 26,
2015

Where: Maggiano's at the Rim
17601 IH-10 San Antonio, TX
78257

Time: 8:30 AM – 4:00 PM

2015 Education Boot Camp

Event Schedule

Morning Session

8:30am – 9:00am: Breakfast/Registration

9:00am – 10:00am: Business Continuation Planning -CE (1)

10:00am – 11:00am: Tax Strategies for the Self-Employed Insurance and Financial Advisor - CE (1)

11:00am - 12:00pm: Defined Benefit vs Defined Contribution – CE (1)

12:00pm – 12:30pm: Break – Morning Session Ends

Afternoon Session

12:00pm – 12:30pm: Lunch / Registration - Afternoon Session

12:30pm – 1:30pm: Medicare 101 – CE(1)

1:30pm - 2:30pm: Decision Group or Medicare-CE(1)

2:30pm - 3:30pm: Medicare in The New Millennium –CE(1)



*Thank you to UHC for being our
lunch sponsor!*

We are on the Web!

www.sanantonioahu.org

Look for updates on Facebook and LinkedIn!



Upcoming Events:

◆ **Wednesday, August 19th:**

SAAHU Luncheon: Maggiano's, 11:30-1pm

◆ **Wednesday, August 26th:**

Fall Bootcamp: Maggiano's, 8:30-4pm

◆ **Monday, August 31st:**

Golf Tournament at the Dominion

◆ **Friday, September 4th:**

Board meeting, UHC Offices

◆ **Wednesday, September 9th:**

SAAHU Luncheon: Maggiano's, 11:30-1pm

Topic: 1094/1095: Making It Jive (1hr CE)

Member Benefit's Corner

It pays to be a member of the National Association of Health Underwriters, and we're proud to bring you another opportunity to save.

Save up to 34%, plus 50% off select shipping for up to four weeks after you enroll in the UPS® Savings Program. And, if you're a new UPS customer, you can receive a \$25 Visa gift card just by enrolling and sending three qualifying air shipments or one qualifying international shipment on your account before October 31, 2015.

To enroll, visit www.savewithups.com/nahu or call 1-800-MEMBERS (1-800-636-2377), M-F, 8 a.m.–6 p.m EST.