



Today's Reality, Tomorrow's Opportunity!

We hope you were able to attend the March 14th Monthly Meeting where we discussed all of the Legislative Bills that have been presented in the Oklahoma Legislation and the status of each bill. We are fortunate to have Connie Morgan Kitchen and Tom Tacheny advocating for our Organization. If you missed this meeting, please check the OKAHU Website for a copy of the presentations (www.okahu.org).

We are excited that between the OKC Chapter, the Tulsa Chapter and our State Chapter, six members were able to attend the 2019 NAHU Capitol Conference in Washington, D.C. in February. Tim Brooks, Carrie Cox, David Harder, Kelley Harmon, Connie Morgan Kitchen and Mike Stephens spent time on Capitol Hill talking to our Oklahoma Delegates. They were able to meet with the Delegates and staffs from the following offices: Representative Tom Cole, Representative Kevin Hern, Representative Kendra Horn, Senator Jim Inhofe, Senator James Lankford and Representative Frank Lucas.

The following topics were discussed with each of the Delegates and their offices:

- Individual Market
 - Reduce the 90 grace period for nonpayment of premiums on Marketplace individuals
 - Allow tax credits outside the Marketplace for states with fewer than two choices
 - Allow states to be eligible for funding for a new hybrid high-risk pools/reinsurance
- Individual and Employer Market
 - Repeal the Health Insurance Tax and Excise Tax
 - Increase Flexibility for HSAs
- Employer-Based Market
 - Preserve the Employer Tax Exclusion
 - Employer Reporting
 - Definition of a Full-Time Employee to 40 Hours per Week
 - Allow states to be eligible for funding for small group reinsurance
- Medicare for All is Choice for None
- Medicare
 - Allow COBRA Coverage to count as credible coverage for Medicare beneficiaries
 - Modify Medicare Advantage Marketing Rules
 - Allow Out-patient Observations to count towards Rehabilitation stays

Photo Gallery



Tim Brooks, Kendra Horn



Carrie Cox, Mike Stephens, Connie Morgan Kitchen, Kelley Harmon, David Harder,



Kelley Harmon, Christian Dibblee, Connie Morgan Kitchen, David Harder, Carrie Cox, Tim Brooks, Mike Stephens



Mike Stephens, Kevin Hern, Tim Brooks



Connie Morgan Kitchen, James Inhofe, Kelley Harmon



Mike Stephens, Carrie Cox, Kelley Harmon, David Harder, Connie Morgan Kitchen, Tim Brooks

Resources

Did you know....

NAHU has helpful information on their website

www.nahu.org

Have you checked it out recently?

Here are a few things to explore:

Podcasts & Webinars

- NAHU Healthcare Happy Hour
 - www.NAHU.org
 - Resources
 - Publications



Compliance Corner

- Compliance Corner Team
- Q&A Hub
- Webinars
- FAQ
- Compliance Cornered Blog
- PPACA Basics
- Add'l Compliance Topics
- Agents & the Marketplace

Professional Development

- ✓ REBC Designation
- ✓ Certification Courses
- ✓ Online Learning Institute
- ✓ CE

NAHU works on our behalf at the National level. See their contributions for our industry on the next page!

FEDERAL POLICY SUCCESSSES

Our federal policy successes have been building for a number of years. In the last several years, we have worked toward many achievements related to health reform and other federal health policy measures.

- » We lobbied for and were successful in getting an additional two-year delay, until 2022, for the implementation of the Cadillac/excise Tax. We were also successful in getting legislation introduced in 2019 for full repeal: H.R. 748.
- » We lobbied for and were successful in getting a one-year delay in the Health Insurance Tax for 2019. We were also successful in getting legislation introduced in 2019 that would fully repeal the HIT (S. 80) and would delay implementation of the HIT until 2021 (S. 172).
- » We lobbied for and were successful in getting 10 years of funding for the Children's Health Insurance Program (CHIP).
- » We lobbied for and were successful in securing the inclusion of provisions supporting value-based design for Medicare Advantage plans in the February 8 Continuing Resolution.
- » We were instrumental in getting legislation that would remove agent compensation from the MLR calculation re-introduced in the House and Senate in the 115th Congress.
- » We worked with CMS to withdraw its proposed Section 120.4.4 guidance regarding overrides in the Medicare market. The proposal had included language that would have prohibited general agents from receiving the overrides that cover agency administrative fees for agent training and administrative support.
- » We lobbied for and were successful in preserving the employer exclusion and preventing any cap or repeal of the employer exclusion from being included in health reform legislation, end-of-year tax reform, and any of the 2018 continuing resolutions.
- » We lobbied for and were successful in securing the introduction of bipartisan bills in the 115th Congress that would allow observation stays to be counted toward the three-day mandatory inpatient stay for Medicare coverage of a skilled nursing facility.
- » We lobbied for and were successful in securing the introduction of the "40 Hours as Full Time Act," which would change the definition of a full-time employee from 30 hours to 40 hours (or 174 hours a month for full-time equivalents) under the ACA to allow employers to continue offering health insurance to employees who are truly full-time.
- » We lobbied for and were successful in securing the introduction of legislation in the 115th Congress that will consider COBRA as creditable coverage for Medicare beneficiaries, just as employer-sponsored coverage does.
- » We lobbied for and were successful in securing the repeal of auto-enrollment for groups over 200 employees.
- » We were instrumental in securing the introduction of legislation that would restore the open-enrollment period for Medicare beneficiaries to make a one-time plan switch to another Medicare Advantage plan or return to traditional Medicare for 90 days after the beginning of each calendar year.
- » We participate in a coalition that supports legislation to address challenges related to counting employees and complying with employer reporting requirements that impact both small and large employers and advocates for a prospective reporting system.
- » We fought for the inclusion of agents and brokers in both individual and small-group exchanges and continue to advocate for better access for agents and brokers to these exchanges.
- » We lobbied for and were successful in lifting the restrictions on FSAs so consumers can now roll over unused funds into the next year.
- » We lobbied for and were successful in having increased wellness incentives included in all types of health insurance plans.
- » We lobbied for and were successful in getting legislation signed into law that would protect employers' and employees' ability to get affordable health insurance overseas.
- » We were instrumental in the language allowing the Children's Health Insurance Program to make further use of private insurance as a vehicle for S-CHIP funding.
- » We were instrumental in getting CMS to withdraw its Proposed Part D regulation and rescind Medicare Advantage marketing restrictions on agents who advise Medicare beneficiaries on their Medicare Advantage choices.
- » We negotiated the safe harbor on the affordability penalty of the employer mandate.

- » We negotiated the look-back provisions on the employee counting rule.
- » We negotiated the 30-day waiting period to 90 days.
- » We participated in a national coalition of more than 55 stakeholder organizations advocating to prevent cuts to Medicare Advantage retiree coverage.
- » We lobbied for and were successful in the passage of language from H.R. 588 to preserve Medicare beneficiary choice by restoring and expanding the Medicare open enrollment and disenrollment opportunities repealed by the ACA in the 21st Century Cures Act.
- » We were successful in working with the Center for Consumer Information and Insurance Oversight (CCIIO) to include a second data entry point for the agent NPN on the federal marketplace application. This allows for both an agent and agency NPN to be entered.
- » We responded to Sen. Cassidy's balance-billing draft discussion legislation for the 115th Congress and prevented the introduction of legislation that would have passed balance-billing costs on to employers and consumers in the form of rising premiums.
- » We responded to the Trump Administration's Request for Information from the Department of Treasury, the Department of Labor and the Department of Health and Human Services regarding regulatory fixes that could be made to stabilize the market.
- » We submitted comments in response to the Association Health Plan proposed rule urging the Trump Administration to consider two critical points as it moves forward with implementation of Executive Order 13813: the unique and extensive health insurance service needs of small employers and the need for a comprehensive national effort to reduce and contain medical care service costs that affect every health coverage program and insurance marketplace nationwide.
- » We submitted comments to the Departments of Health and Human Services, Labor and Treasury in response to

the notice of proposed rulemaking entitled "Short-Term, Limited Duration Insurance," urging the Departments to consider ways to strike a balance of providing an affordable and sufficient coverage option for those who are truly experiencing a gap. This would avoid a true division of the individual market between healthy and sicker individuals that is harmful to all.

- » We submitted comments to the Departments of Labor, Treasury and Health and Human Services on the proposed rule on the expansion of Health Reimbursement Arrangements, recommending simplifying the employer verification requirements, developing more guidance and resources for employers and creating more explicit rules and safe harbors, along with supporting a decision about limiting certain types of place for a class of employees and prohibiting them from being in competition with comprehensive group coverage.



NAHU leaders are called on to testify before key congressional committees on a regular basis, and our members and staff are routinely sought out for expert health insurance market advice by many congressional and administration offices. The very existence of and publicity surrounding the multiple bills to address agent-specific issues has brought the value brokers bring to their clients into the forefront. There is no question in Washington, D.C., about what brokers do now, and the widespread bipartisan acknowledgment of your important role will serve us in many ways as the years progress. In many ways, the work our membership has done to demonstrate broker value to policymakers is our top accomplishment because of its lasting impact.



Award Opportunities



Presidents Triple Crown

To qualify, within the calendar year, a member must:

- **HUPAC:** Participate in \$12 x 12 draft program or contribute \$150 total for the year
- **Membership:** Recruit 2 or more members
- **Advocacy:** Use Operation Shout to send 3 or more messages

Leading Producer Round Table (LPRT)

- Obtain points for new individual lives written, individual renewals, and group lives
- Use the Point Calculator Work Sheet

Presidents Triple Crown Club

Recognizes members who have achieved the Triple Crown recognition for 3 consecutive years or more. Qualifiers will be determined and recognized at NAHU's Annual Convention.

FYI – Our Association is working towards obtaining award points for our website. A few things have been moved around to meet NAHU's criteria. Check out the new format!

Please send in your nomination for the OKC Health Insurance Person of the Year. Forms due by May 1st!

REBC Designation Courses:

- NAHU Ethics in Business
- Group Benefits
- Advanced Topics in Group Benefits
- Patient Protection and Affordable Care Act
- Plus 3 Electives





The President's 2019 Triple Crown Program

NAHU created the President's Triple Crown Program to recognize those members whose individual contributions to NAHU help advance the association's mission. Like baseball's Triple Crown, it recognizes accomplishment in three key areas. However, while baseball's Triple Crown hasn't been won since 1967, NAHU's Triple Crown can be won every year by hundreds of our members.

Criteria

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

- HUPAC:** Participate in the \$12 x 12 draft program or contribute \$150 a 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!

While members have the entire year to complete the requirements, winners will be announced quarterly. Once a member achieves Triple Crown, their name will appear only once on the specific quarterly qualifiers report in the quarter in which the recognition was obtained. Once earned, the member has qualified for that calendar year.

Recognition

Members who meet these criteria will be recognized in a variety of ways, including a unique "President's Triple Crown" lapel pin and recognition in *ABS* magazine, and on NAHU's website.

The Triple Crown Club

Recognizes members who have achieved the Triple Crown recognition for 3 consecutive years or more. Qualifiers will be determined and recognized at NAHU's Annual Convention.

Criteria

- Emerald Level** — Received the Triple Crown award for 3 consecutive years
- Ruby Level** — Received the Triple Crown award for 5 consecutive years
- Diamond Level** — Received the Triple Crown award for 10+ consecutive years
- Platinum Level** — Received the Triple Crown award for 15 consecutive years

Recognition

Members who qualify for Presidents Club will be recognized with special ribbons and certificates at NAHU's Annual Convention, recognition in *ABS* magazine, and on NAHU's website.

Claim the Crown!

Address your questions to: membership@nahu.org



NAHU Leading Producers Round Table (LPRT) POINT CALCULATOR WORK SHEET

PRODUCTION

Individual — Number of new lives as of 12/31

Disability	25 x _____ = _____ pts.
Long-Term Care	15 x _____ = _____ pts.
Medical	10 x _____ = _____ pts.
Medicare Products	5 x _____ = _____ pts.
Medicare Part D Drug Plans	1 x _____ = _____ pts.
Dental	15 x _____ = _____ pts.
Life Insurance	15 x _____ = _____ pts.
Critical Illness, Cancer, Accident	5 x _____ = _____ pts.

Individual — Number of renewal lives as of 12/31

Medical	5 x _____ = _____ pts.
Medigap, Medicare Part C	5 x _____ = _____ pts.

Group — Number of new & renewal lives in force as of 12/31

Disability (LTD & STD)	3 x _____ = _____ pts.
Long-Term Care	3 x _____ = _____ pts.
Medical	4 x _____ = _____ pts.
Medicare Products	4 x _____ = _____ pts.
Medicare Part D Drug Plans	1 x _____ = _____ pts.
Dental	2 x _____ = _____ pts.
Life Insurance	2 x _____ = _____ pts.
Vision	2 x _____ = _____ pts.
Critical Illness, Cancer, Accident	3 x _____ = _____ pts.
Administrative Services; including TPA, Stop-loss, Cafeteria Plans, COBRA/HIPAA, HRA/HSA	4 x _____ = _____ pts.



	Individual Producer		Agency Manager/Owner		Carrier Rep	Carrier Management
	Points	Income	Points	Income	Points	Points
Soaring Eagle	4,500	\$300,000	22,500	\$1,500,000	22,500	112,500
Golden Eagle	2,500	\$200,000	12,500	\$1,000,000	12,500	62,500
Eagle	1,800	\$150,000	9,000	\$750,000	9,000	45,000
President's Council	1,200	\$100,000	6,000	\$500,000	6,000	30,000

OKAHU NEWSLETTER

Corporate Sponsors 2018-2019



Brad Johnson

Johnsonb9@aetna.com

Phone: 405-945-1206



Gentry Woodburn

gwoodburn@Ameritas.com

Phone: 512-422-8389



BlueCross BlueShield
of Oklahoma

Julie Rethmeyer

Julie_Rethmeyer@hpsc.net

Phone: 918-551-3366



Lan Miller

lmiller@deltadentalok.org

Phone: 405-607-2134



xrivera@gnapartners.com

Phone:



KANSAS CITY LIFE

GROUP BENEFITS

Jennifer Duggins

Jennifer.Duggins@kclife.com

Phone: 469-854-1721



KEMPER BENEFITS

Kemp Cole

kjcole@kemper.com

Phone: 405-848-7931



LEARN MORE

Emily Crouch

ecrouch@okstatechamber.com

Phone: 405-272-4421

Sue Wilson Brokerage

Connie Morgan

connie@suewilsonbrokerage.com

Phone: 405-843-8300



Theresa Wormington

Theresa.wormington@tasconline.com

Phone: 405.388.4134



Steve Lanier

Steve_Lanier@uhc.com

Phone: 405-415-8148



James Ashford

James.Ashford@visioncaredirect.com

Phone: 918-695-3080

Membership

Introducing our new Membership Chair...Cathy Van Zant!

My name is Cathy Van Zant and I'm honored to serve OKAHU as the new Membership Chair effective immediately. New member applications, and any questions you may have regarding membership should be directed to me at 405-602-1144 or via email at cvanzant@rogersbenefit.com. I look forward to serving the members, and prospective members, of OKAHU.

Don't forget to make your monthly or annual contribution to HUPAC and OKHUPAC!



HUPAC and NAHU are constantly fighting to protect our industry so agents, brokers, and benefit specialists can continue offering their clients access to health insurance that meets their needs.



Business Address:
PO Box 12146
Oklahoma City, OK 73157

OKAHU is a non-profit organization dedicated to serving the public by promoting activities and ethical conduct of members through communication, continuing education and increasing industry knowledge. OKAHU members also work to monitor and influence and activities of the state and federal legislatures. We work hard to protect the health care consumer's future.