
OKLAHOMA CITY ASSOCIATION OF HEALTH UNDERWRITERS NEWSLETTER

WELCOME

A WELCOME LETTER FROM THE OKAHU BOARD

So far this year, the OKAHU board and committee members have been busy.

- Our professional development committee has secured an amazing year of continuing education speakers for the monthly meetings.
- The Legislative committee has spent countless hours reading and analyzing bills to provide us with a full Legislative update during our March meeting.
- We are seeing our chapter membership continue to grow thanks to the membership committee and the “Just Ask One” campaign.

Continue reading through this newsletter for great information on what our chapter has been doing so far this year. We will recap the Federal Legislative updates discussed during the annual Capitol Conference. We also review various opportunities for members to serve on the Board. Wrapping up the issue, find out what HUPAC is and why your contributions are important.



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WELCOME NEW MEMBERS



December 2019 Member Social

MEMBERSHIP

NAHU initiated a "Just Ask One" member campaign in January to recruit new members. It was so successful, they did another campaign on March 5.

We appreciate everyone who mentioned NAHU and our Association to a friend, associate, or carrier representative.

OKAHU has a record number of new members, and we have **exceeded** our annual growth projection. During the growth contest, we have grown by 11% and currently have 124 members.

WAY TO GO!

OCTOBER

- Brad Cavener
iSolved

DECEMBER

- Jodi Cooper
Universal Fidelity Life
Insurance Company
- Dena Pride
BlueCross BlueShield of OK

JANUARY

- April Armstrong
3000 Insurance Group
- Susan Kent
BlueCross BlueShield of OK
- Miriam Robinette
BlueCross BlueShield of OK
- Jessica McCool
BOK Financial Insurance
- Bobby Stuart
Aflac

MEMBERSHIP PERKS

SCHOLARSHIP

The OSAHU Robert J. Phillips Memorial Scholarship is open for application for children of OKAHU, TAHU and OSAHU members.

The OSAHU Phillips Memorial Scholarship is looking for top students academically, along with community service, extra-curricular activities, and demonstrated strong character values.

The award is a \$1,000 scholarship if attending college full-time this fall.

The Eligibility Criteria and Application Form is located on our website: www.okahu.org; go to Chapter Info” tab; then “Scholarship”.

DISCOUNTS

Recently the National Association of Health Underwriters mailed out discount cards for Office Depot / Office Max. One local member let us know that he went to purchase a single ink cartridge that is normally \$92.00 when he used his discount card, the total went to about \$60.00. A great perk for each member of NAHU and OKAHU!

CONTINUING EDUCATION

Each year the membership roster is provided to the OID and all active members are granted 1 Legislative CE credit hour. All active members on 01/10/2020 were submitted to receive this credit hour.

2020 CAPITOL CONFERENCE



Above: OKAHU and TAHU members meeting with Senator James Lankford during the 2020 Capitol Conference

FEDERAL LEGISLATIVE PRIORITIES - 116th Congress: February 2020

NAHU members have been going to Washington, D.C. each year to stand together and make their voices heard. NAHU's Annual Capitol Conference allows members the opportunity to join with hundreds of colleagues from around the country to lobby for health reform changes. Ashley Goggans, Kelley Harmon, and Emily Hedinger represented the OKAHU Chapter at the 2020 Capitol Conference.

Ashley, Kelley, and Emily, along with Tulsa Chapter members, were able to meet with many Members of Congress to advocate for measures that will make healthcare more affordable. They also attended several general sessions on topics including compliance and pharmacy benefits.

The topics discussed with Members of Congress included Surprise Billing / Balance Billing, Public Option or Medicare for All, Medicare, and Market Stabilizers to Reduce Cost and Improve Individual and Employer Market Risk Pools.

There will be a special edition newsletter that will cover a legislative update for the State level legislation.



Above: Ashley Goggans and Timothy Brooks (TAHU) meet with Representative Kendra Horn during the 2020 Capitol Conference

2020 CAPITOL CONFERENCE

Surprise Billing/Balance Billing

- Prohibit healthcare providers from balance billing patients in cases of emergency, involuntary care, or instances where the patient had no choice in choosing their provider.
- Require notice to patients informing them of their providers' network status and possible options for seeking care from a different provider.
- Prohibit arbitrary and excessive bills by setting reimbursement at the median in-network amount determined by reasonable, contracted amounts paid by private health plans to similar providers in a geographic area or percentage of Medicare.
 - Tying out-of-network reimbursement to privately negotiated, market-based rates would ensure reimbursement accurately reflect the cost of care in each market while directly addressing the extreme out-of-network outliers who continue to charge unconscionable rates.
- Prohibit a cumbersome arbitration process that increases costs for patients, businesses and taxpayers. Using arbitration as a resolution is long, complicated, unpredictable and costly process with many bills based on little more than what a non-network provider hopes to be paid.
 - Under arbitration, these excessive charges are given equal weight to reasonably negotiated rates. In any process that rewards these outrageous charges, the end result will be payments that are excessively high – which will increase premiums for patients.
 - Since the federal government provides premium tax credits and other healthcare cost support as premiums go up, taxpayer costs go up.

Public Option or Medicare for All are Choice for None

- Medicare for All would prohibit other health care coverage, even for people who are already covered by Medicare.
- Medicare for All would be prohibitively expensive. Estimates are around \$32 trillion over ten years with an average tax increase of \$24,000 per household.
- Medicare for All would reduce the standards of quality and access Americans currently enjoy in their health care with delays in medical treatment, tests, and access to care.
- The public option or a Medicare buy-in would compel hospitals and other providers to accept unsustainably low reimbursement rates, which not only artificially undercuts private plans, but, as research has found, would put millions of Americans' access to care at risk.
- The introduction of a public plan or a Medicare buy-in that reimburses providers using Medicare rates could put more than 1,000 rural U.S. hospitals at high risk of closure and would compound financial stresses hospitals are already facing, impacting access to care and provider quality.

Medicare

- Allow COBRA coverage to count as creditable coverage ([H.R. 2564](#)) for Medicare beneficiaries just as employer-sponsored coverage does. This will allow beneficiaries to have access to Part B on a timely basis without penalties for late entry into the program.
- Many Medicare beneficiaries are classified as being on "observation," which can result in significantly higher claims and prevent Medicare coverage from being applied for nursing home care for patients who do not have a prior three-day inpatient hospital stay. [S. 753](#) and [H.R. 1682](#) would allow observation stays to be counted toward the three-day mandatory inpatient stay for Medicare coverage of a SNF.
- Allow Medicare beneficiaries to contribute money to their HSA ([H.R. 3796](#)) while they are working. As the workforce ages, those over age 65 should be able to continue to contribute to their HSA to allow them to adequately cover out-of-pocket expenses for their health care.

Market Stabilizers to Reduce Cost and Improve Individual and Employer Market Risk Pools

- Preserve the employer tax exclusion: The employer-sponsored health insurance system provides private-sector, market-based coverage for more than 175 million Americans, including those covered by unions. Eliminating or capping the exclusion would cause some currently covered individuals to drop coverage which would be detrimental to the stability of the employer-based market and would negatively affect middle-class Americans.
- Employer Reporting ([S.2366](#) and [H.R.4070](#)): establish a new voluntary reporting system, reduce the number of individuals and amount of information that would need to be reported, eliminate the requirement to collect dependent Social Security Numbers, and ease reporting provisions.

BOARD MEMBERS NEEDED

Join

THE FUN!

**Want to Lead?
Board Positions
Available in June:**

- Media Chair

New Board will be initiated at the June meeting. Contact Leah-Anne Janway if you are interested!

COMMITTEE MEMBERS NEEDED

Are you interested in being more involved with the Association, but don't want to be the head leader? Start with a position on any of the committees! Join and help a committee at any time!

- Media Committee
- Website Committee
- Awards Committee
- HUPAC Committee
- Legislative Committee

YOU ARE THE MISSING
PIECE TO OUR
PUZZLE



UPCOMING EVENTS



April 9, 2020

12:00 PM

OKAHU Monthly Meeting via Webinar

May 14, 2020

8:30 AM – 3:00 PM

OKAHU Symposium

June 11, 2019

11:30 AM

Annual Installation of Officers &
Insurance Person of the Year Award

June 27-June 30, 2020

NAHU Annual Convention

MONTHLY MEETINGS

In following State and Federal protocols due to the outbreak of COVID-19, the April monthly meeting will be held via webinar. The webinar will be exclusive to Members and Season Pass Holders and will be offered at no cost. Please take the steps below to register online. More details will be provided to those who register.

register

ONLINE

take these easy steps to RSVP each month

- Go to www.okahu.org
 - Click Red LOGIN box
 - Enter your email and password
 - Click MEETINGS
 - Click REGISTER NOW
- OR**
- On the email you received, click REGISTER NOW
 - Enter your email and password

HUPAC

What is HUPAC?

HUPAC is the Political Action Committee of the National Association of Health Underwriters. We also have OHUPAC, which is the State level Political Action Committee. Since NAHU and local Chapters are prohibited from making political contributions, HUPAC was created to allow contributors to combine financial support to achieve maximum effect in Legislation.

Why Support HUPAC?

It is absolutely critical that we help those candidates who support private sector health insurance. Few other industries are as heavily regulated as health insurance.

To Whom Does HUPAC Contribute?

HUPAC contributes to majority and minority party candidates, incumbents and challengers alike. HUPAC is non-partisan and does not represent the interests of any political party.

Contribute Today

- 1) Go to: www.okahu.org
- 2) Click: Industry / Consumer Information drop down
- 3) Select: **HUPAC**
- 4) Scroll down and Click: **HUPAC Forms**
- 5) Go to the last page of the attachment and **complete OHUPAC form**.
- 6) Send completed documentation and voided check to:
OHUPAC, c/o Michael Dollins
P.O. Box 12120
OKC, OK 73157
OR
email to:
Mike.Dollins@coxinet.net

SOCIAL MEDIA

Remember to "Friend" and "Follow" us on social media!



Facebook: [okchealthunderwriters](#)



Twitter: [OKAHU_HealthUW](#)



Instagram: [okchealthunderwriters](#)



LinkedIn: [oklahoma-city-association-of-health-underwriters](#)



NAHU HEALTHCARE HAPPY HOUR



The NAHU Healthcare Happy Hour podcast is released weekly on Friday afternoons. This podcast includes a recap of the week's top issues in healthcare and health insurance politics and policy.

**subscribe
TODAY**

1. Go to Podcasts or Spotify



2. Search for Healthcare Happy Hour



3. Subscribe

JOB OPPORTUNITIES

Does your company have job opportunities within the industry? Let us know and we will highlight the position opening(s) in our next newsletter.

Delta Dental of OK Account Services Representative

Will be a liaison between Delta Dental of Oklahoma and group contacts, HR personnel and brokers. Will handle client renewals, implementation, service issues, supplies, billing, online resources, eligibility, changes, and questions for accounts. Will also travel and conduct presentations.

Apply online: <https://www.deltadentalok.org/hr/>

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ANNUAL PARTNERS



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ANNUAL PARTNERS



Dental coverage shouldn't be a pain in the tooth. Blue Cross and Blue Shield of Oklahoma Dental offers affordable plans to keep your clients smiling.

For more information, contact your BCBSOK sales rep.



A Division of Health Care Service Corporation, A Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

INDIVIDUALS & FAMILIES

SMALL BUSINESS
2-99 EMPLOYEES

CORPORATIONS
100+, 1,000+, 10,000+ EMPLOYEES

Delta Dental of Oklahoma proudly serves more than one million Oklahomans, and partners with nearly 8,900 Oklahoma-headquartered companies to provide quality dental benefits programs to their employees.

We advance the oral wellness of all our members with the **state's largest network of dentists** and a **steadfast commitment to superior customer service.**

Learn more about the state's leading dental benefits provider at **DeltaDentalOK.org.**

WE'VE GOT OKLAHOMA COVERED

ANNUAL PARTNERS



VCDofOK Sponsors Vizavance Gala 29th Annual Sip for Sight

Vizavance, formerly known as Prevent Blindness Oklahoma, is the only nonprofit entity in Oklahoma whose primary goal is to advance children's education through better vision. By offering free vision screenings to Oklahoma's school children, Vizavance helps identify vision issues that, if never identified, could seriously hamper a child's ability to succeed academically.


Children's Vision Screening is the cornerstone program of Vizavance. We provide free vision screenings for children 6 months old to seniors in high school. Vizavance works with day care centers, Head Start Centers, and public and private schools in all 77 counties of Oklahoma. We also offer Vision Service Plan benefit vouchers for free exams and glasses for families who qualify. Vision health and safety information as well as vision screening for adults and children is offered at community, corporate and school health fairs.

Vizavance also provides classes to school staff, nurses, and healthcare professionals who are interested in becoming a Children's Vision Screener or Children's Vision Screener Trainer.

Vision Care Direct of Oklahoma is proud to support the mission of Vizavance through our Sponsorships throughout the year.


Vision Care Direct of Oklahoma is vision plan owned and operated in Oklahoma by local optometrists. VCDofOK works with Brokers and Employers to improve the quality of their vision plan by focusing on Comprehensive Eye Exams while lowering the cost of materials at the providers office. VCDofOK has also created a Diabetic Detection, Prevention and Management Program for large employee groups. To contact your local representative call (855) 918-2020 or oklahoma@visioncaredirect.com

www.ok.vision



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isolvedhcm.com/now-with-mojo

PHOTO GALLERY

HERE'S TO YOU

Annual Partners

Thank you for your continued sponsorship!



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Oklahoma Citv. 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.



Kelley Harmon and Emily Hedinger meeting with Frank Lucas during the 2020 Capitol Convention



Emily Hedinger and Jennifer Brittan meeting with Markwayne Mullin's aide during the 2020 Capitol Convention



Feb 2020 Member meeting speaker Kaitlyn Finley covering Medicaid Expansion



Feb 2020 Member meeting on Medicaid Expansion