



OKAHU NEWSLETTER

MAY 2022

From our OKAHU President!

Can you believe it's already May? Seems like the months are flying by!

Some upcoming events:

- Spring Symposium is **Thursday, May 12th**. This year is better than ever with a motivational speaker at 8:30am, 5 hours of CE, *LOTS* of cool prizes and stick around after the event for a happy hour from 4:30-6:30 if you can!
- National Conference will be held in Austin, TX – June 25-28. NAHU has some exciting announcements coming out soon, so stayed tuned!
- If you'd like to jump on-board to join a committee for the upcoming term, now is a great time to get involved. I promise you will be inspired by our team and you will make great friends in the process!
- We will have our new board member installation at the June luncheon on the 9th. Come support these individuals who work hard to keep our Association FUN & engaging!
- Also, be on the lookout for email surveys from NAHU. **"YOUR VOICE MATTERS"** is a quick, easy way to give feedback to help make our national & local Associations even better! The region with the highest participation percentage will be acknowledged each month, AND the winner at the end of our annual awards cycle will be named as the **Regional Voice of the Year** or **Regional Influencer of the Year** beginning at the 2023 annual convention!

Keep Rockin' & Rollin'!

Ashley Goggans
OKAHU President

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Legislative State Update

Oklahoma Report

1. The Legislative Team has been working very closely with the Oklahoma Families for Affordable Health Care and PCMA on a series of bills this year that poised to drive Oklahoma Businesses' pharmacy costs up by billions of dollars. Here are a few updates to some of those bills that we were working on this year.
 - a. Senate Bill 1860 passed both chambers and was voted 71 to 21 in favor of passing by the Senate. This bill was sent to Governor Stitt for Signature, and we were gearing up for a campaign to get it vetoed. The Senate ended up recalling SB 1860 from the governor's desk, effectively killing the bill. This is a HUGE Win for employers, as SB 1860 was estimated to increase prescription drug costs by 5.4%.
 - b. SB737 ensures that self-funded plans are included in the pharmacy benefit mandates and eliminates contracting options for employers by banning spread pricing. This bill unfortunately was signed by Governor Stitt. We will provide more details as we get them.
 - c. Senate Bill 1635 which imposes additional regulations including guaranteeing a profit on every drug dispensed on behalf of a self-insured or fully insured plan has been set aside! We will be watching this bill carefully to be sure that it does not move this session.
 - d. Senate Bill 1324 and its companion, House Bill 4087, rewrite private contracts, eliminate self-insured and fully insured plan ability to direct the use of rebates to reduce the overall costs of the plan by requiring point of sale rebates and interferes with formulary design. This bill has been set aside! We will be watching this bill carefully to be sure that they do not move this session.
 - e. SB 1633 eliminates contracting options for employers by banning spread pricing and requiring a fiduciary obligation. This bill has been set aside! We will be watching this bill carefully to be sure that it does not move this session.
 - f. House Bill 4052 attempts to rewrite private contracts to eliminate a practice known as "white bagging," an arrangement between payers and selected pharmacies to ship a patient's medications directly to the site of care. We are pleased to have reached an agreement with the legislature to amend the white bagging bill. We will be watching these bills carefully to be sure they are passed as agreed.
2. We have received amended language for HB 3495 regarding high deductible's and HSAs. The IRS has reviewed the language and approved. We have requested some clarification on whose responsibility to verify a member has an HSA and if they have met their minimum deductible (waiting on clarification of minimum deductible as well, is it HSA minimum deductible or plan deductible). This bill has been included with other language dealing with surprise billing and isn't set to be effective till November 1, 2022. Senator Montgomery has filed an amendment for when the bill is heard on the Senate floor to make an EMERGENCY Bill. We await this next approval and the rest of the process to implement this change.



Legislative Federal Update

Federal Report from Washington, DC

1. NAHU's 2022 Annual Convention, which will take place June 25-28 in Austin, TX, promises to be the most innovative, productive, and fun meeting you've ever attended! If you want to make yourself more valuable to your clients, this Expo is where you need to be. More details can be found at www.nahu.org/annual-convention
2. CMS released a proposed rule late last week that implements many of the Medicare-specific provisions included in the Consolidated Appropriations Act of 2021. These policy changes include adjustments to the Medicare enrollment process, establishment of new SEP-triggering life events, and more.
3. Biden Administration released a proposed rule that aims to fix the ACA's family glitch, a regulator inconsistency that prevents family members of employees from being eligible for ACA marketplace premium tax credits. 60 day comment period is open and this would be for the 2023 Open Enrollment Period.
4. HHS and DOJ announced that the federal government is appealing a February district court ruling that invalidated a specific portion of surprise-billing regulations, while CMS recently released revised guidance on the independent dispute resolution process.
5. NUMEROUS OPERATION SHOUTS, please make sure you participate, this is very important to maintain our industry and benefits to your employer groups and employees.
 - a. Operation Shout (emailed 4/6/2022) – Tell Congress to Support the Telehealth Benefit Expansion for Workers Act! HR 7353, the Telehealth Benefit Expansion for Workers Act, would classify telehealth as an excepted benefit. More specifically, the bill would amend HIPAA and the ACA to allow all employees, including part-time and seasonal workers, to receive the excepted benefit. Any standalone telehealth service offered to employers would remain separate from traditional medical plans.
 - b. Operation Shout (emailed 4/11/2022) – Went to your Senators - Ease the ACA's Employer Reporting Requirement – Urge your Senator to cosponsor S. 3673. Bipartisan bill will provide much-needed relief for employers seeking to comply with the reporting requirements under Section 6055 and 6056 for enforcement of the ACA's individual and employer mandates. Specifically, the legislation would
 - i. Establish a new voluntary reporting system
 - ii. Require employers report to the IRS only those employees who are not receiving healthcare from their employer
 - iii. Specify information to report would include name and employer id, who has been extended an offer of minimum essential coverage, whether coverage meets minimum value and the affordability safe harbor, and months that coverage is available without waiting periods
 - iv. Allow employers to deliver reports without another consent form
 - v. Instruct the Government Accountability Office to conduct study on the notifications
 - vi. Require HHS to review the most recent tax filing for individuals automatically reenrolled in exchange-based coverage and adjust their tax credits accordingly
 - vii. Limit the IRS employer notification in accordance with regulatory and statute norms
 - c. Operation Shout (emailed 4/11/2022) – Tell Congress to Ease Employer Reporting Requirements, same as (f) above, but going to Representatives requesting them to cosponsor H.R. 5318
 - d. Operation Shout (emailed 4/14/2022) – Tell the Oklahoma Legislature to Oppose a Group of Bills that Will Increase Health Care Costs!
 - i. The bills in question (SB 1860/ HB 3512, HB 4052, HB 4087, SB 1633, SB 1635 and SB 1324) will take away the ability of employers to utilize important strategies and flexibilities in managing their drug benefits. Taken together, these bills will amount to a staggering \$4.4 billion in increase spending on prescription drugs in Oklahoma over the next ten years, a price hike that will be devastating to the economic health of the state as well as the physical health of Oklahomans.
6. As part of the PBM bill opposition, OSAHU, TAHU & OKAHU signed off, along with several large employers, on a Pharmacy Benefits Business Letter. If you are interested in seeing the letter sent to our Representatives, please reach out to a Legislative Team Member.

Respectfully Submitted, Kelley Harmon, OKAHU Legislative Chair

VOLUNTEERS NEEDED!!

Do you like to buy groceries?

Do you like to cook?

Do you like children?

Do you have a couple of hours to spare?

We are looking for 4-6 people to volunteer their time to help cook dinner for families that are staying at the OK Kids Korral.

Our dates are:

July 6th / August 31st / December 29th

You need to be at the Kids Korral at 6:00pm for approximately 2-3 hours

If you can't make it, monetary donations are gladly accepted!

Email Theresa.Clagg@tasconline.com

Or call 405-388-4134





Public Service

Play 'Korral the ACE' at our monthly luncheon and take a chance on creating a win/win for you and the OK Kids Korral!

\$1 = 1 ticket. If your ticket is drawn, you get to pull a card from the remaining stack. If you pull the ACE, you win half the pot & the other half goes to OK Kids Korral!

At the April meeting we sold \$100 and Jana Pitt pulled the Three of Clubs! **Our pot is up to \$832.** Make sure to attend the meetings in person in hopes for a chance to win half the pot! We have 19 cards left in the deck to pull from. PS...we won't be drawing in May at our Symposium.

Meeting Info

- WHEN:** 2ND Thursday of each month
WHERE: The Greens Country Club & Virtually
13100 Green Valley Drive, OKC, OK 73120
WHY: Education, CE credits, Professional Development,
Socialize with Peers & Corporate Sponsors

How to Register Online:

www.okahu.org

- Click Red **Login** box
- Enter your email & password
- Click "**Meetings & News**" in the top header
- Find current meeting month, then click "**Read more**"
- Click Red **Register Now** button (registration ends the week before the meeting)

OR

- On the Email, Click **Register Now** button
- Enter your email & password

Membership

WELCOME
NEW MEMBERS



Whitney Mullica

American Republic Insurance Services

Andrea Nguyen

NFP Corporate Services

Michael Weller

Weller Insurance Services

Great Members become Great Members by hanging with other Great Members!

A Word from our Membership Chairperson:

On behalf of NAHU and our local leadership with OKAHU we want to thank you for being a member. Your membership is valuable and it's your support of the association that allows us to keep you informed and ready to meet the health, financial and retirement security needs of all Americans through education, advocacy and professional development. The strength of our association, and our collective powerful voice, is dependent upon continued membership growth both nationally and locally.

Therefore, recruiting is one of the most important tasks our association will face during the year. You can help us recruit new members by referring co-workers, friends in the business, or others you know to be in the health insurance field. Prospective new members can join by going to www.nahu.org and click on the JOIN NOW button in the top right corner.

Feel free to send me the prospective new member's name, phone and/or email address and I will be glad to reach out to them. Please contact our Temporary Membership Chair, Ashley Goggans at 918-359-0110, or via email at Ashley@Thehawleygroup.com.

Our OKAHU "Team" is dynamic and fun!! Reach out to me so I can plug you in to one of our committees.

REBC Designation



DESIGNATION PROGRAM

Registered Employee Benefits Consultant

Online Self-Study at Your Own Pace



The National Association of Health Underwriters' Registered Employee Benefits Consultant (REBC) designation is the most prestigious program in the employee benefits industry.

CURRICULUM OVERVIEW

- Understand enrollment periods and how to avoid penalties.
- Discern the difference between Parts A, B, C and D of Medicare and Plans A, B, C, D, G, F and N offered by insurance carriers.
- Master the regulations and methodologies governing benefits management.
- Understand the main features of commonly provided group insurance plans.
- Develop a keen grasp of the latest federal healthcare laws and how clients can most effectively comply with them.
- Adhere to industry-leading ethical business practices.

To best serve their clients, professionals need to have a current understanding of the provisions, advantages, and limitations associated with each type of benefit or program as a method for meeting economic security.

The designation program analyzes group benefits with respect to the ACA environment, contract provisions, marketing, underwriting, rate making, plan design, cost containment, and alternative funding methods. The largest portion of this program is devoted to group medical expense plans that are a major concern to employers, as well as to employees. The remainder of course requirements include electives on topics serving various markets based on a broker's client needs.



Course instruction will be delivered through NAHU's Online Learning Institute:
<https://nahu.org/professional-development/rebc-designation>

Contact Student Services:
ProfessionalDevelopment@nahu.org or (844) 257-0990

From one of our Sponsors!

With 35+ years of experience comes a unique understanding of what employers need and how best to provide it.

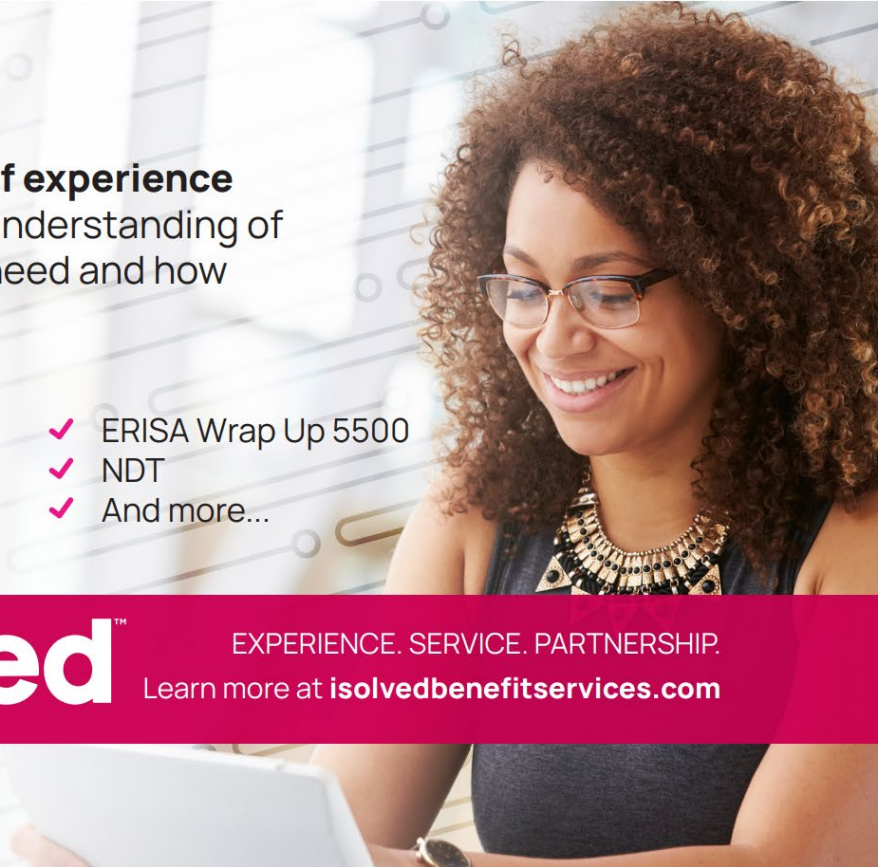
We offer:

- ✓ COBRA
- ✓ FSA
- ✓ HRA
- ✓ HSA
- ✓ ERISA Wrap Up 5500
- ✓ NDT
- ✓ And more...

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Anniversaries

Anniversaries:

Mark K. Schlegel – 28 Years
Insurance Marketers Agency, Inc.

Thomas R. Belding, RIB – 26 Years
Professional Reinsurance Marketing Services, Inc.

Deborah Johnson – 25 Years
Royce Terry Insurance

Jeff W. Walraven – 20 Years
Stockton & Associates

Lisa Fortenberry – 17 Years
NFP Corporate Benefits

Robin Spaeth - 10 Years
RMS Consulting, LLC

Belynda Anne Tayar – 9 Years
Belynda Tayar Insurance Inc

Margaret Ramos – 9 Years
INSURICA

Matt Duane Brown – 3 Years
American Insurance Group

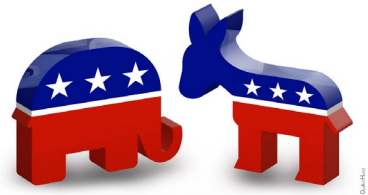
Christopher Engelman - 3 Years
Blue Cross Blue Shield of OK

Upcoming Meetings & Events

Professional Development is working to secure great speakers for our upcoming Meetings! Please send us your ideas!

Date	Topic & Speaker	Virtual/Classroom	CE
May 12 th	<p>CE Symposium – 5 Hours CE & Keynote Speaker</p> <p>Jerry Bridge “If Healthcare is about Well-Being, Why Am I So Stressed Out”</p> <p>Tokio Marine – “Group Stop Loss Captives”</p> <p>MetLife – “Redesigning the Employee Experience: Preparing the Workforce for a Transformed World”</p> <p>Physicians Mutual – “Medicare Maze”</p> <p>Bricker Education - “All About Ethics”</p> <p>HSA Bank – “Reimbursement Accounts”</p>	In-Person Only	<p>1 Ethics CE</p> <p>1 Medicare CE</p> <p>3 General CE</p>
June 9 th	Awards Presentation	In-Person	No CE
July 14 th	Scott Wilkins presenting Executive Medical Reimbursement Coverage	In-Person	1 General CE

HUPAC



NAHU HUPAC'S MISSION:

The purpose of the NAHU's Health Underwriters Political Action Committee (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.

The **candidate fund** accepts individual contributions through personal credit cards or bank accounts. Funds from this account are given to political candidates, both challengers and incumbents, Democrats and Republicans. Only NAHU members, their spouses and staff can give up to \$5,000 each year.

The **administrative fund** accepts businesses and individual contributions. State and local chapters can also contribute. Money in this account goes to the operating costs of HUPAC so that the candidate fund can be reserved solely for political contributions. Unlike the candidate account, there are no contribution limits on the administrative account.

How to Contribute to NAHU HUPAC

To Contribute: Click on www.hupac.nahu.org/contribte-now. You can contribute via your credit card or via bank draft to the candidate fund or via credit card to the administrative fund.

If you wish to increase/decrease with the information on file or cancel your monthly giving amount, please email hupac@nahu.org with your NAHU member information and the amount you would like to be charged or your cancellation request.

HUPAC

Oklahoma Health Underwriters Political Action Committee



OKHUPAC Contribution Form



Authorization Agreement for ACH Debits

Name: _____
Address: _____
City: _____ State: _____ Zip: _____
Business Phone: _____ Cell Phone: _____
Email Address: _____
Routing #: _____ Account #: _____
Signature: _____ Date: _____

Amount Contributing:

\$10 \$50 \$100 \$150 \$200
 \$20 \$75 \$125 \$175 Other \$ _____

- I want to make a **MONTHLY** contribution using my personal checking account.
- I want to make a **ONE-TIME** contribution using my personal checking account.
- I want to **increase** my **MONTHLY** contribution to \$ _____ using the same personal checking account on file

Please provide a voided **PERSONAL** check along with completed form to authorize the automatic draft to: OKHUPAC c/o Diane Barton-Lewis, P.O. Box 12146
Oklahoma City, OK 73157-2146 or diane_barton@ajg.com.

NOTE: OKHUPAC will debit your account on the 21st of each month. This authorization may be revoked at anytime with written notice to OKHUPAC. Contributions are strictly voluntary and not a prerequisite for membership in NAHU. Only NAHU members and their immediate family members can contribute to OKHUPAC. Contributions are not deductible as a charitable contribution for state of federal income tax purposes. OKHUPAC can accept only **PERSONAL** contributions. Corporate contributions are prohibited by federal law.

**Thank you for your support of
OKHUPAC!**



Health Underwriters

POLITICAL ACTION COMMITTEE

"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:

Email: 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

C. Contribution Levels (annual)

- Supporter \$150.00 (monthly) \$12.00
"365 Club" \$365.00 (monthly) \$30.00
Congressional \$500.00 (monthly) \$42.00
Senatorial \$750.00 (monthly) \$63.00

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

Capitol Club Levels

- Gold \$1,000.00 (monthly) \$85.00
Diamond \$2,000.00 (monthly) \$170.00
Double Diamond \$3,000.00 (monthly) \$250.00
Triple Diamond \$5,000.00 (monthly) \$415.00
Amount not listed \$ (monthly) \$

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 • 999 E Street NW • Ste 400 Washington, DC 20004 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.

Committees

Come join the fun!

We would love to have you join us!

Can you talk to new members? **We are looking for a new Membership Chair for this year. Give us a shout via email below if interested!!**

Have great award/recognition ideas? Join the Awards Committee!

Great with design? Help with Newsletters!

Responsible? Help keep website info up to date!

Organized? Help committees keep track of the Awards criteria they complete each year!

You won't be alone! We are a TEAM on a Committee, so everyone does a small part to make a big impact!

Look at the committee list. Find an area where we could use your strength & talents and let us know!

If you want to join a committee or have ideas to help the association, you can email communications@okahu.org.



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](#)



DID YOU KNOW.....

Annual Partners can contribute to this newsletter? OKAHU appreciates the support of our sponsors and offers many benefits to them, including the opportunity to submit educational articles to improve our knowledge of the sponsor's business, products, or services.



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 any activities of the state and federal legislatures. We work hard to protect the health care consumer's future.

Annual Partners 2021-2022



BlueCross BlueShield
of Oklahoma

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Silver



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Bronze



Connie Morgan Kitchen

connie@suewilsonbrokerage.com

Phone: 405-843-8300



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