

Oklahoma City Association of Health Underwriters  
Board of Directors Meeting  
**MINUTES**  
**April 13, 2022**  
9:30 am  
VIA ZOOM hosted by Ashley Goggans

Barton-Lewis, Diane (**Director** & HUPAC Chair) **EXCUSED**  
Bigbie, Andy (**Treasurer**)  
Brown, Susie (**Director** & Van Guard Council Chair)  
Clagg, Theresa (**Secretary** & Public Service Chair & NAHU Foundation Chair)  
Cooper, Jodi (**Director**, Media & Website Chair) **EXCUSED**  
Cox, Carrie (**Director** & Professional Development & Newsletter Chair)  
Goggans, Ashley (**President**)  
Harmon, Kelley (**Vice President** & Legislative Chair)  
Hutton, Megan (**President Elect**, Awards & Annual Partners Chair)  
Morgan Kitchen, Connie (**Director**)  
Nursick, Dana (**Past President**) **EXCUSED**

**Non-Voting members**

Janway, Leah-Anne (Executive Director)  
Pitt, Jana (Hospitality Committee)

CALL TO ORDER Ashley called the meeting to order at 9:33 am

I. MINUTES The minutes stand approved as distributed with no changes

II. TREASURER’S REPORT **Andy**

Beginning balance \$42,875.10  
Ending balance \$43,475.87

III. COMMITTEE REPORTS –

- **Annual Partners** **(Megan)**  
The additional columns wouldn’t carry over, if anyone would like to see the full report that was shown during the meeting, I can make it available.

Annual Partner	Contact Name	Contact Email	Contact Phone	Partnership Level
Blue Cross & Blue Shield	Julie Rethmeyer	jrethmeyer@bcbsok.com	918.551.3366	Platinum
Friday Health Plans	Denice Willison	denice.willison@fridayhealthplans.com	918.810.8120	Platinum
Vision Care Direct	Susie Brown	susie.brown@visioncaredirect.com	918.695.3080	Platinum
Delta Dental of Oklahoma	Amber Collier	acollier@deltadentalok.org		Gold
United Healthcare	Steve Lanier	steve_lanier@uhc.com	405.415.8148	
MetLife	Sarah Stevens	sstevens1@metlife.com	423.505.1875	Silver
Standard Life & Casualty	Kemp Cole	kempjcole@gmail.com		Silver
Taber Brokerage	Zack Taber	zack@taberbrokerage.com	405.285.2206	Silver
Insperty	Bobby Stewart	bobby.stewart@insperty.com	432.664.8184	Silver

Kansas City Life	Ron Byrd	ron.byrd@kclife.com	512.567.4181	Silver
Benchmark Financial	Dana Nursick	dana@benchmarkfinancial.com	405.840.0028	Bronze
Sue Wilson Brokerage	Connie Morgan-Kitchen	connie@suewilsonbrokerage.com	405.843.8300	Bronze
TASC	Theresa Clagg	theresa.clagg@tasconline.com	405.388.4134	Bronze
SunLife	Blake Henley	blake.henley@sunlife.com	806.928.4375	Bronze
The Standard	Rick Atherton	rick.atherton@standard.com	972.943.1617	Bronze

- **Awards** (Megan)

Verbal report

- **Communications/ Website** (Jodi)

**Emails:**

Sent out emails for April's meeting

**Website:**

Downloaded Member list from NAHU, uploaded into StarChapter

Set up April meeting

Pulled new member list for April newsletter

Posted meeting minutes

I created the May meeting as the announcement states you can register online

Created the annual partner levels and catalog. They can now renew online without having to login to the site.

**To Do:**

(incomplete) Sent out newsletter

(incomplete) Posted Newsletter to website

Email symposium announcement and update the May meeting with the CE presenters

- **Executive Director** (Leah-Ann)

Attended the March 9 ZOOM board meeting

Worked the registration at the member meeting on March 10

Filed the March rosters with OID for 2 hours of Legislative CE

Filed and received approval for 1 hour CE for April 14

Filed and received annual approval for our Chapter as a CE Provider

Checked PO Box

Made bank deposit

Worked on accounting & issued check(s) with Andy's approval

Worked on symposium

Worked on awards

Prepared and distributed the meeting agendas

Total billable hours:

March 9, 2022 - April 12, 2022 30 hrs. @ \$13/hr. = \$ 390.00

- **HUPAC** (Diane)

**OK PAC:** There are 12 donors are from OKC. 4 are Tulsa. Total donors 16.  
Total donors in OKC is 12.

**NAHU PAC** 17 donors for OKC and 19 are Tulsa  
Based on December NAHU HUPAC report.
- **Legislative** (Kelley)
  1. There are currently 11 PBM bills that are working their way through the process, there are continued efforts to slow these measures down and make changes to them. We are working with the Oklahoma Families for Affordable Health Care and PCMA on a series of bills that are poised to drive Oklahoma Businesses' pharmacy costs up by billions of dollars. Here is a brief cap of the bills that we are discussing and will need your help in educating our Oklahoma Legislation. We are working on putting together some material to do a True Grassroots campaign to educate Employers and Employees on the impact of these bills (Hope to have 4/11 or 4/12/22).
    - a. Senate Bill 1860 and its companion, House Bill 3512, impose excessive regulations on employer-sponsored prescription drug benefits, going so far as to bar employers from recommending lower-cost pharmacies that specialize in handling medications for chronic conditions and diseases like cancer. The cost for these bills is close to \$117M in the first year of implementation and \$1.5B over the next 10 years. Each of these bills have passed the first Chamber. Both bills have passed in their chamber of origin. SB 1860 will be heard in House Public Health on Wednesday, April 6th, and then eligible for a vote before the full House.
    - 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 was introduced last year and is poised to pass.
    - c. Senate Bill 1635, like SB1860 and HB3512, imposes additional regulations including guaranteeing a profit on every drug dispensed on behalf of a self-insured or fully insured plan. SB1635 has passed in the Senate and is currently in the House Public Health Committee, where it could be heard as early as next week.
    - d. Senate Bill 1324 and its companion, House Bill 4087, rewrite private contracts, eliminate self-insured and fully insured plans 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. The provisions

of these bills will increase costs for individual self-insured and full insured, plans depending on size and plan design, from \$4.00 to \$12.00 per member per month. The fiscal note for SB1324 says that it will increase the costs for the Teachers Health Plan over \$5 million and will increase premiums for other state health plans by \$6.06 per member per month.

Both bills have passed in their chamber of origin. SB1324 has the title stricken and is in the House Public Health Committee. HB 4087 is in the Senate Retirement and Insurance Committee. Both bills could be heard as early as the week of April 11th.

- e. SB 1633 eliminates contracting options for employers by banning spread pricing and requiring a fiduciary obligation. This bill will increase costs and does nothing to improve the health of Oklahomans. This bill will result in an estimated \$146 million in increased drug costs in its first year of implementation and over \$1.8 billion over ten years. SB1633 passed in the Senate and is currently in the House Public Health Committee, where it could be heard as early as next week
  - 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. This bill will cost an estimated \$86 million in its first year of implementation and \$1.1 billion in its first ten years of implementation. HB 4052 passed in the House. It has the title stricken and is currently in the Senate Retirement & Insurance Committee, where it could be heard as soon as next week.
2. We have received amended language for HB 3495 regarding high deductibles 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. We are requesting why this isn't an emergency bill to get this fixed ASAP.
  3. We have had a change in the Senate Insurance & Retirement Committee. Senator Quinn resigned to seek the Republican Nomination for the 2<sup>nd</sup> Congressional District being vacated by Congressman Mullen. Congressman Mullen is seeking election for the US Senate Seat being vacated by the resignation of Senator Jim Inhofe.

## **Federal Report from Washington, DC**

4. Build Back Better (BBB) Plan has stalled, less likely to pass since mid-term elections. We have heard that they are hesitant to pull pieces out of the bill

and piece individually, so they are reviewing and will probably present a revised BBB bill.

5. Medicare COBRA Coverage is still a hot topic, but they have hit a wall in the Ways & Means Committee.
6. Biden Administration released a proposed rule this week 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.
7. Telehealth bill for rural markets. HB7353 is bi-partisan and would make Telehealth a HIPAA-excepted benefit
8. 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 2/18/22) – Ease the ACA's Employer Reporting Requirements – would 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.
  - b. Operation Shout (emailed 2/25/22) – Tell Congress to Extend the Employee Retention Tax Credit – this would extend the Employee Retention Tax Credit, which ended after the third quarter of 2021. The credit, intended to encourage businesses to keep employees on the payroll, was enacted as part of the Coronavirus Aid, Relief, and Economic Security Act (CARES0 and was expanded through the American Rescue Plan (ARP). The refundable tax credit is 50% of up to \$10,000 in wages paid by an eligible employer whose business has been financially affected by COVID-19.
  - c. OKLAHOMA SPECIFIC OPERATION SHOUT (emailed 3/14/202) – Tell the Oklahoma House of Representatives to Oppose HR 3023. Request Oklahoma House of Representatives to Oppose HR 3023 which will allow dentists to disregard their contracts with insurance carriers – giving dentists free reign to charge consumers for services designated as “nonbillable to the patient” and inflate fees for services that fall outside of a plan limitation.
  - d. Operation Shout (emailed 3/22/2022) – Tell Congress to Support the Long-Term Care Affordability Act! Reform the tax code in an effort to make long-term care insurance more affordable and accessible for older adults. HR 7107 & S 2415, will allow individuals to use existing retirement accounts to pay for long-term care insurance – specifically would permit individuals to use up to \$2,500 each year for long-term care insurance with their 401(k)s, 403(b)s and IRAs without a 10% early withdrawal penalty tax.

- e. 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.
- f. 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
- g. 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

- **Media / Newsletter** (Jodi/Carrie)

Verbal report – The April newsletter was sent out this morning

- **Membership & Retention** (Ashley)

**112 Active OKAHU Members**  
(122 this time last year)

**New Member:**

- Lorrie Moore – Westfahl Insurance Agency, Inc.
- Phyllis Westfahl – Westfahl Insurance Agency, Inc.

**Billed not Paid:**

- 2 expired 2.28.22
- 3 expired 3.31.22
- 15 expiring 4.30.22 (a lot from NFP)

**Lapsed:**

- 1 Lapsed
  - Tara White-Lee

**Gain Report**

- 11 new members
- Retention rate 90.16%

- **NAHU Education Foundation** (Theresa)

I emailed Jennifer Murphy NAHU CFO and COO. She said that the Foundation Board met in late March and decided that they are going to put together a newsletter to send out to all of the chairs with updates so that we can share with the membership what is going on.

I did discover an Education Foundation Website tab on the NAHU website under Membership Resources. If you go in and click on it you will find a section for Consumer Information and Tools that includes a Mental Health Corner, Consumer Guides and a Glossary of Terms. Under the Broker Toolkit, there are Webinars, Infographics and a Glossary of Terms. All of these things were just added 2/28/22. There is a tab for Operation Engage that has not been activated as of this date – I will keep everyone posted.

- **Professional Development** (Carrie)

04/14/22	Kelsey Ratcliff	OKC OSU	Medical Identity Theft
05/12/22	Jerry Bridge	Keynote Speaker	"If Healthcare is about well being, Why Am I So Stressed Out?"
05/12/22	Guy Finley	Tokio Marine HCC	Group Stop Loss Captives
05/12/22	Sarah Stevens	MetLife	Redesigning the Employee Experience: Preparing the Workforce for a Transform
05/12/22	Jim McBride	Physician's Mutual	Medicare Maze
05/12/22	Michael Bricker	Bricker Professional Education	waiting on course title
05/12/22	Speaker Unknown	HSA Bank	Reimbursement Accounts
06/09/22	NO CE - Awards Presentation	OKAHU	Awards Ceremony

• **Public Service** (Theresa)

Please see the spreadsheet below for Korral the Ace balance and update.

NEW GAME	# Cards in Deck	Card Drawn	BY	Total Sold
NEW GAME			THE POT	\$100
6/10/2021	26	King of Clubs	Kelley Harmon	\$84
7/8/2021	25	4 of Hearts	Max McKenzie	\$116
8/12/2021	N/A	VIRTUAL MEETING		<input type="text"/>
9/2/2021	24	3 of Spades	Mark Schlegel	\$60
10/13/2021	23	4 of Spades	Tara White Lee	\$111
11/11/2021	N/A	VIRTUAL MEETING		
1/13/2022	22	Ace of Clubs	Ryeann Miller	\$112
2/10/2022	21	3 of Diamonds	Tom Tacheny	\$43
3/10/2022	20	5 of Spades	Connie Morgan Kitchen	\$106
<b>Total</b>				<b>\$732</b>

Upcoming Events:

We have 3 date set for cooking dinner for the families at OK Kids Korral, July 6<sup>th</sup>, August 31<sup>st</sup> and December 29<sup>th</sup>. Details were sent out in the most recent newsletter. We need 4-6 volunteers per night. Is someone can't go the night of but would like to go grocery shopping or make a monetary donation, all are welcome. If anyone would like to sign up, please email me. If a member reaches out to you, please direct them my way.

• **Vanguard** (Susie)

1. **Social:** – Vanguard will continue doing the “Social” This time it will be on Saturday June 25th 8:00 pm or 9:00 pm night
  - a. Set up committee for the Vanguard Social

- b. Ask first timers to come earl to sign up for a gift and get them comfortable
- c. Competition concerning COVID - such as thing you never thought you would ever do that you did during Covid. (Pictures & Videos?)
- d. Have all the committees work together for sponsorship of the social
- e. Type of party/social will be dictated by the venue

2. **Breakfast:** Monday June 27th morning of convention at 8:00 am to 9:15 am

- a. Setting up committee for Breakfast
- b. The topic for the tables were:
  - i. Agency Management
  - ii. NAHU Leadership
  - iii. Changing your mind set
  - iv. Social Media
  - v. Medicare
  - vi. Secret to Sales Success
  - vii. Self-Funding
- c. Set it up as we did in San Diego – like speed dating, but make it speed meeting
- d. We think the budget last time we were at the convention live was @ \$6,000 with \$4,000 from sponsors.

I. OLD BUSINESS

Reminder Professional Development Chair at Annual Convention gets a \$750 NAHU Stipend

II. NEW BUSINESS

State Board – Diane needs 1 more person from OKC to be on her board for 22-23. Please reach out to Diane if you are interested or know of anyone who is, please pass this along.

National Convention delegates – So far Ashley and Kelley are confirmed going for OKC, Theresa is waiting on confirmation that she can attend.

Leah-Anne and Ashley reminded everyone to register as soon as possible for the symposium and that we will be in the big room for that meeting.

There was discussion about offering an early bird discount each month to encourage people to sign up early.

III. ADJOURNMENT

A. NEXT Board Meeting **Wednesday, May 11 2022 at 9:30 am ZOOM hosted by Ashley**

B. Kelley motioned to adjourn at 10:26 and Susie seconded the motion.