

Oklahoma City Association of Health Underwriters
Board of Directors Meeting
MINUTES
July 14, 2022
10:00 am
THE GREENS COUNTRY CLUB

Barton-Lewis, Diane (**Director** & Professional Development Co-Chair)
Bigbie, Andy (**Treasurer**)
Brown, Susie (**Director** & Annual Partners Chair) EXCUSED
Clagg, Theresa (**President Elect** & Public Service Chair)
Cole, Kemp (**Director**)
Cooper, Jodi (**Vice President**, Communications, Media & Website Chair)
Cox, Carrie (**Director** & Professional Development Co-Chair)
Goggans, Ashley (**Immediate Past President** & Awards Chair) EXCUSED
Harmon, Kelley (**President**)
Jones, Crystal (Secretary) EXCUSED
Morgan Kitchen, Connie (**Director** & Legislative Chair)

Non-Voting members

Janway, Leah-Anne (Executive Director)
Jenkins, Jimmy (Vanguard Chair)
Morrell, Kelly (Newsletter Chair) EXCUSED
Van Zant, Cathy (Membership & Retention)

MEETING WAS CALLED TO ORDER AT 10:08 AM

I. MINUTES No changes, the Minutes stand approved as distributed
II. TREASURER'S REPORT Beginning balance \$47,072.36
Ending balance \$41,074.96

III. COMMITTEE REPORTS

IV. • **Annual Partners** **(SUSIE)**

No news to report this month. See Annual Partners listed below:

PARTNERS	LEVEL	PRICE
Blue Cross Blue Shield of Oklahoma	Platinum	\$1,500
Delta Dental of Oklahoma	Gold	\$1,000
Friday Health Plans	Platinum	\$1,500
G & A Partners	Gold	\$1,000
Insperty	Silver	\$750
isolved	Platinum	\$1,500
MetLife	Silver	\$750
Standard Life & Casualty	Silver	\$750
Sue Wilson Brokerage	Bronze	\$350
The Standard	Bronze	\$350
TASC	Bronze	\$350
Taber Brokerage	Silver	\$750

TOTAL

\$12,050.00

- **Awards** (ASHLEY)

In Ashley's absence, Kelley shared that Leadership Academy started over July 1, 2022. For those that do complete the full year they will receive a discount when attending the national conference. Ashley and Kelley completed it this past year and were recognized in a graduation ceremony at the conference last month in Austin.

- **Communications / Website / Media** (JODI)

Emails:

Sent out emails for July's meeting
Sent out blast for OKKK volunteers

Website:

Downloaded Member list from NAHU, uploaded into StarChapter
Updated 2022 Board
Updated three (3) bio pics
Updated Annual Partners (13 total)

To do:

Post NAHU name change video
The last Board picture is 2020-2021. Do we have a picture of the full board for the last two years? If so, I can update the Website.

- **Executive Director** (LEAH-ANNE)

Attended the June 8 ZOOM board meeting
Attended & worked the registration at the June 9 member meeting
Attended the June 23 ZOOM new Board meeting

Worked on Awards (CE Certificates & Rosters)
Worked with The Greens for new Year calendar & the July meeting meals
Worked on the Corporate Meeting minutes
Worked on Budget

Filed for August CE credits Classroom & Virtual

Emailed Press Releases to Media (see attached)
Emailed new NAHU leaders inviting them to our meetings;
Emailed Commissioner Mulready's office inviting him to our meetings; he will present CE in October

Ordered Name Badges

Checked PO Box a couple of times

Made bank deposit

Worked on accounting in QuickBooks, issued check(s) with Andy's approval

Sent April thank you donation and letter to The Toby Keith Foundation

Prepared and distributed the meeting agendas

Total billable hours:

June 13 through June 30 17 hrs @\$13	\$221
July 1 through July 13 12 hrs @\$15	<u>\$180</u>
TOTAL	\$401

- **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 14 donors for OKC and 18 are Tulsa

Based on April Region 6 NAHU HUPAC report.

- **Legislative** (CONNIE)

Federal Report from Washington, DC

1. Senate Reconciliation Bill Update Related to Health Care

- Medicare Drug pricing negotiations on the top 10 most expensive drugs, with expansion of this list over time.
- Senate Democrats want to boost taxes on some high earners and use the money to extend the solvency of Medicare
 - Require a so-called pass-through businesses to pay a 3.8% health surcharge on some income.
- Cap out-of-pocket expenses at \$2,000 per year
- Extension of enlarged ACA Marketplace Subsidies that expire 12-31-22, otherwise the Marketplace premiums will increase dramatically because the subsidies are lower.

2. Fixing the Family Glitch has issues

- NAHU has asked for a 1-year delay to implement due to the following concerns.
 - Not enough time to be ready for 1-1-23 implementation
 - Overlap with the possible extension of Marketplace subsidies
 - Medicaid benefit terminations moving to the individual Marketplace
 - Employer Reporting for spouse and dependent employer contributions coordination.
 - Waiting on Final Rule.

3. Regarding Abortion and the repeal of Roe v. Wade

- a. Following this ruling in *Dobbs*, states are now able to implement their own laws regarding any bans or restrictions on abortion without having to align with previous federal protections for the procedure.
 - i. Oklahoma signed an Abortion bill in April 2022 that bans nearly all abortions starting at fertilization.
- b. However, federal *ERISA* rules may have an impact on state laws, restrictions on benefits, and coverage to travel for certain procedures.
- c. Traditionally, federal *ERISA* laws supersede state laws for employee benefit plans, but the *Dobbs* decision comes at a time when the relationship between federal and state laws for employer plans is being challenged.
- d. Which State laws coordinate with Federal Law?
- e. Carriers are working on releasing updated contraceptive coverage information.
- f. Travel benefits offered by employers need to cover more than this subject.
- g. Legal interpretations on this subject continue to evolve.
- h. Connie Kitchen, Kelley Harmon and Andrea Blevins attended The State Chamber meeting about PCMA and Mulready legal review presented by attorneys at McAfee & Taft on Wednesday, July 13, 2022. This subject was presented along with the new complex problems that exist for all Self-Funded employer plans from many aspects relating to ERISA Pre-emption and the new legal challenges they face that have no clear answers. It is all very complex and it is anticipated that it will take years of litigation in order to get clear answers for Self-Funded employers.
- i. NAHU is hosting a Compliance Corner on this subject in August.

4. Updated Medicare Marketing Rules Finalized 6-28-22 for Medicare Advantage & Part D plans.

- a. TPMO's (Third Party Marketing Organizations) are now defined as "organizations and individuals, including independent agents and brokers, that are compensated to perform lead generation, marketing, sales and any enrollment-related functions as part of the chain of enrollment".
- b. The impact of the rule requires all TMPO's to record all of their phone calls and Zoom /Teams types of meetings that they have with Medicare beneficiaries effective 10-1-22, the first day of Medicare Annual Enrollment Period (AEP).
- c. This rule does not apply to agents selling only Medicare Supplement plans.
- d. Face-to-Face meetings and enrollments do not have to be recorded.
- e. CMS is talking with AHIP and carriers for their perspectives on their end.
- f. Plan Sponsors will be responsible for making sure all TPMOs follow the requirements.
- g. Organizational guidance is coming, such as rules and processes of recording, how long agents will be required to store the recordings, etc.
- h. What does the agent do if the client doesn't want to be recorded?
- i. This is very problematic for individual Agents and Brokers.
 - i. The bill was originally designed to address the Third-Party Marketing Organizations (TPMO's) call centers and their enrollment practices that are causing complaints from Medicare Beneficiaries.
 - ii. Then CMS included individual agents to be considered a TPMO, which they are not.

- j. NAHU has requested a 1-year delay due to no time for agents to be prepared to comply, and no guidance from CMS released yet. Agent Medicare certification doesn't include this subject yet.
- k. Marcy Buckner at NAHU recommends agents in this market give it a little more time to see how this evolves before they attempt to become compliant due to their 1-year delay request.

5. **NUMEROUS NAHU OPERATION SHOUTS**, please make sure you participate, this is very important to maintain our industry and benefits to your employer groups and individual clients. Operation Shout is a grassroots system to help members make their voices heard by policymakers, and have been successful in impacting both federal and state legislative issues.

- a. Operation Shout Drawing????

- **Membership & Retention** (CATHY)

ITEMS FOR DISCUSSION

GAIN Contest

Time Period: May 1 - April 30

Scoring

New Membership who join since May 1st

Growth Rate: # of new members since May 1st / number of members on April 30th

Retention Rate: 1 minus the # of lapsed members in the last 12 months / # of members 1 year ago. This yields a "rolling-average" 12-month retention rate

Overall Scoring: Chapters are ranked first to last in each of the nine categories

OKAHU is ranked in the Medium local chapter (< 160 members on May 1, 2022)

Other awards for the GAIN contest

Recruiter of the year

100% Board

Highest Growth rate

Highest Retention rate

Most new members

New Members report with sponsors (May 1 - July 12)

Cathy will work to make sure all new members are assigned to a sponsor.

- **NAHU Education Foundation** (Theresa)

Nothing new to report

- **Newsletter** (KELLY)

No report

- **Professional Development** (CARRIE & DIANE)

No report

- **Public Service** (THERESA)

Recent Events: July 6th was a success, despite a few hiccups. Still waiting on pictures and will share

Upcoming Events:

We have 2 more dates set for cooking dinner for the families at OK Kids Korral. August 31st and December 29th. Details were sent out in the most recent newsletter. We need 4-6 volunteers per night. If 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** (JIMMY)

No report

V. OLD BUSINESS

P & P's –Connie made the motion to renew as is, with no changes. Carrie seconded NABIP new name – This goes into effect 1-1-2023 and each chapter has 3 years to complete the adoption. National will be assisting with the action items and funding to assist with the changes. More details to come as they are received.

Update from National Convention –Kelly, Ashley and Theresa verbally reported on the convention

Operation Shout – Leah-Anne will have the NAHU page pulled up at the member meeting(s) to show any interested member how easy it is----ALSO since we don't do OP Shout drawings, she would like to give the mugs away to whomever wants one.

VI. NEW BUSINESS

August Board meeting will be an official Strategic Planning meeting with special guest NAHU's Rusty Rice in attendance. Will need to start at 9:00 AM

Ashley Andrews wants to join the board assisting Ashley with Awards

VII. ADJOURNMENT

A. NEXT Board Meeting **Thursday, August 11, 9:00 am at The Greens**

B. **MOTION to adjourn was made by Jodi at 11:00 am, Andy seconded**