

# Illinois State Association of Health Underwriters' Strategic Plan Document (March, 2009)

## **Our concerns**

At the end of the first decade of the 21<sup>st</sup> century, the principal concerns that we have about our state's and nation's healthcare financing system are the following:

1. With a continuing government expansion of public programs we are very concerned about the crowd out of private health insurance options.
2. We are also concerned about the impact of both federal and state mandates on the costs of health insurance.
3. A general lack of awareness on the part of policy makers and legislators as to all that health insurance agents do for their clients – both individual consumers and employers that sponsor group insurance plans.
4. A general lack of understanding among consumers around the costs of healthcare.

## **Healthcare reform**

We are in favor of healthcare reform initiatives that in the real world increase access, affordability, and quality, but more often than not one or more of these aspects are not sufficiently addressed in policy and legislative proposals. Therefore we aim to inform the policy and political processes in Illinois concerning the same.

## **Purpose**

The principal purpose of the Illinois State Association of Health Underwriters is to support and promote the role of the agent as an integral part of the distribution of health insurance and financial security products and services.

We are in the business of educating brokers and the community about both health insurance and healthcare, and advocating for private market solutions and offerings for consumers.

## **Fundamental values and beliefs**

### *We believe:*

- Private markets are the best way to finance healthcare (outside of Medicare and Medicaid).
- Private / public partnerships are appropriate in some circumstances, and as thought leaders we certainly want to be at the table to discuss them.
- Agents are critical to the process and must be supported, educated, and advocated for.

We assume:

- Health Insurance can often be complicated and difficult for the general public to grasp.
- Agents and representatives of insurers and related service firms will find value in an organization like ours where they can come together and collaborate on strengthening their industry and professions.

**Our Mission Statement**

The Illinois State Association of Health Underwriters follows the Mission of NAHU.... but brings a more local focus:

*ISAHU will improve its members' ability to meet the health, financial and retirement security needs of all Illinois residents through education, advocacy and professional development.*

## **The History of the Illinois State Association of Health Underwriters and its local chapter affiliates**

- The state organization was formed during the early '90s for the following reasons:
  - To increase the Illinois chapters' number of votes in the House of Delegates meeting that is convened at the annual convention of the National Association of Health Underwriters each year.
  - To create opportunities for members who have gone through the rotation of chairs at the local chapter level for service at the state level.
  - To provide a mechanism to increase membership through facilitating the formation of additional local chapters in different regions of the state.
- Approximate dates of the formation of the local chapters in Illinois:
  - Chicago AHU
  - Northeast (mid '80s) – Note: The Chicago & Northeast AHU chapters were merged around 1994, at which time the Chicago & Northeastern Illinois AHU was formed.
  - DuPage AHU - Chartered in 1995
  - Central IL AHU - Chartered in 1997
  - Chicago Southland AHU – Chartered in 2003
  - Northern IL AHU - Chartered in 2004
  - Southern IL AHU - Chartered in 2008

Phil Lackman, ISAHU's contract lobbyist and VP of Government Affairs for the Illinois Insurance Agents (IIA) was hired in the late '90s to help ISAHU influence policy and legislative issues at the state level.

**External events that have impacted or continue to impact ISAHU and its members:**

- Clinton Administration's first term – Significant threat to the private health insurance market with its healthcare reform initiative during 1993-1994.
- Ongoing state threats – Medicaid expansion under former Gov. Rod Blagojevich without the requisite financial means to pay for such, creating an exacerbated cost shift to private insurance. Also, a penchant on the part of state legislators to mandate one coverage after another, driving up costs for consumers.
- Ever evolving compliance issues around HIPAA, COBRA, and many other federal and state laws that affect the health insurance market.
- Obama Administration – Continuing expansion of government healthcare programs.
- Economic pressures – as it relates to membership growth and development

<p><b>Lessons from History: Keys to Stability and Growth</b></p> <ul style="list-style-type: none"> <li>• <i>Higher membership numbers offer greater flexibility and offerings.</i></li> <li>• <i>Increasing the number of chapters gives members more choice.</i></li> <li>• <i>Organization involvement is strongest when there is an external threat.</i></li> </ul>	<p><b>Lessons from History: Recurring Themes that Show Causes for Instability</b></p> <ul style="list-style-type: none"> <li>• <i>Poor leadership</i></li> <li>• <i>Lack of direction/vision</i></li> <li>• <i>Financial concerns</i></li> </ul>
---	--

**Organizational Profile**

<p><b><u>Programs, projects, and services</u></b></p> <ul style="list-style-type: none"> <li>• <i>Filing of Continuing Education Credits</i></li> <li>• <i>Hired lobbyist at the state level</i></li> <li>• <i>Communicating with members through local presidents/board members during monthly meetings.</i></li> <li>• <i>Awards/Honors of chapters and outstanding members.</i></li> <li>• <i>Encourage donations to HUPAC.</i></li> <li>• <i>Work with chapters to retain and grow membership</i></li> <li>• <i>Funding participation in regional/national conferences and activities</i></li> <li>• <i>Communicate to the public our activities &amp; input on critical issues.</i></li> </ul>	<p><b><u>Categories</u></b></p> <ul style="list-style-type: none"> <li>• <i>Education</i></li> <li>• <i>Lobbying</i></li> <li>• <i>Communication</i></li> <li>• <i>Membership</i></li> <li>• <i>PR</i></li> </ul>	<p><b><u>Related operations data</u></b></p> <ul style="list-style-type: none"> <li>• <i>Full board: President, President-Elect, Vice President, Secretary, Treasurer, Immediate Past President, etc.</i></li> <li>• <i>Volunteers staff all positions.</i></li> <li>• <i>Maintenance of website.</i></li> <li>• <i>Monthly conference calls</i></li> </ul>
---	---	---

## Perceived Strengths and Weaknesses

Internal Forces	External Forces
<p><b>Strengths</b></p> <ul style="list-style-type: none"> <li>• Intelligence and experience of Members</li> <li>• Legislative grass roots ability</li> <li>• Financial soundness</li> <li>• Website (quality and value of content)</li> <li>• Communication with chapter leaders</li> </ul> <p><b>Weaknesses</b></p> <ul style="list-style-type: none"> <li>• Ability to grow and retain membership</li> <li>• Perceived value of state chapter</li> <li>• Ability to attract new leaders</li> <li>• Communication with full membership</li> <li>• Public awareness of what we do</li> </ul>	<p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>• Experience &amp; resources of sister organizations at the national and regional levels</li> <li>• Increase public and media relations exposure</li> <li>• Capitalize on external threats to increase membership</li> </ul> <p><b>Threats</b></p> <ul style="list-style-type: none"> <li>• State mandates</li> <li>• Federal crowd out of private insurance</li> <li>• Economy</li> </ul>

## Core Future Strategies

Strategic issue	Proposed strategy	Assumptions, facts, and values that support this proposed strategy?	What possible obstacles do we face in implementing this strategy?	What triggers might encourage us to re-evaluate this strategy?
<p>How can we increase membership?</p>	<p>Increase collaboration between membership chairs of local chapters and the state organization by instituting 6 “membership growth conference calls” and strategic retention programs.</p>	<p>If local membership chairs had more of an ability to communicate directly with one another, there would be more idea sharing and assistance in overcoming obstacles. Resources can be pooled and the push for new members will have a consistent message.</p>	<p>Participation from locals. Committed volunteers who engage in the requisite follow through must staff leadership state board positions.</p>	<p>Membership numbers not moving in the right direction.</p>
<p>How can we help increase the public’s awareness of who we are and what we do?</p>	<p>Increase our goal to 10 media touches per year. Work to develop a state image/brand of who we are and what we do.</p>	<p>If the public was more aware of our organization and the value its members bring to them, we will be able to grow membership organically, and further protect the role of the agent.</p>	<p>Financial resources Cooperation from media outlets</p>	<p>If we are unable to get any press releases published.</p>

<p>How can we assist local chapters in finding and preparing organizational leaders?</p>	<p>Plan statewide leadership training.</p>	<p>The more support local leaders have in understanding their roles, and what resources they have available, the easier it will be to foster consistent leadership succession into the future, and end up with a more stable organization all around.</p>	<p>Participation.</p>	<p>Low participation numbers.</p>
<p>How can we continue to support our legislative interests here in Illinois and nationally?</p>	<p>Increase HUPAC contributions and statewide Operation Shouts</p>	<p>Money and communication are the key to legislative impact.</p>	<p>Economic constraints</p>	<p>Ongoing legislation passed that we are not in favor of.</p>
<p>How can we increase our communication to our membership?</p>	<p>Monthly newsletter</p>	<p>The members have little understanding of what the state chapter does for them. It's our responsibility to share that with them.</p>	<p>Timeliness and consistency, and on demand access to members' email addresses</p>	<p>Poor feedback</p>

## Short and Long Term Program Priorities

### Short-Term Program Priorities

- Annually publish to the Strategic Plan
- Publish State Calendar that includes new meeting formats.
- Begin planning for next two main events... leadership training and awards dinner
- Begin monthly e-Newsletter
- Promotion of a Statewide Speakers Bureau at ISAHU.com
- Plan for next year's board & budget

### Long-Term Program Priorities

- Increase HUPAC contributions
- Increase Membership
- Increase Media Touches
- Branding/Image of State Chapter