

# Knowing Your Association

March, 2009





## Agenda/Topics To Be Covered

- Vision and Mission statements
- ISAHU focus for this year and beyond
- How Membership Impacts Us
- Governance & Management
- Communications
- Legislative and public policy initiatives; HUPAC
- Media relations
- Membership
- Education
- Public Service
- Awards
- Networking among peers
- Member benefits
- Opportunities for service
- All of this for...
- Challenges Ahead; Discussion





## Vision Statement

Every American will have access to private sector solutions for health, financial and retirement security and the services of insurance professionals.

## Mission Statement

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



## ISAHU Focus for this year and beyond

**To do those activities that will help every member:**

- Become a more knowledgeable and successful agent or rep
- Be better able to educate and inform his/her customers and the general public
- Be better able to influence public policy making
- Want to participate in those activities that attract and retain members
- Better serve the communities we live in, and
- Have fun and socialize





## How NAHU Membership impacts us

- **Advocacy** – The daily activities of NAHU Staff and of the volunteer Leadership to carry out the NAHU Mission and Vision
- **Education** – The resources and opportunities made available to members to help them grow personally and professionally
- **Outreach** – Using our education and knowledge to better serve our customers, industry and all consumers
- **Social & Professional Interaction** – We have fun and learn together





## Governance and management

- NAHU, ISAHU, and local chapters in Illinois are all separate legal, not-for-profit (Code Section 501(c)(6)) entities with by laws, elected officers, and appointed committee chairs.
- Members of NAHU's Board of Trustees are listed at [www.nahu.org/about/bot.cfm](http://www.nahu.org/about/bot.cfm). The organization's professional staff directory is found at [www.nahu.org/about/staff.cfm](http://www.nahu.org/about/staff.cfm). ISAHU's 2008-2009 officers and committee chairs are listed at <http://www.isahu.com/isahu/board.html>.
- Other than NAHU's professional staff, all officers and committee chairs at the national, state, and local levels are volunteers.





## Communications

- **Quick show of hands...**
  - Who has looked at nahu.org, isahu.com, or local chapters' websites in the past month?
  - Who reads the daily NAHU Newswire email?
  - Who reads HIU?
- **NAHU Video:** <http://www.youtube.com/watch?v=ijIABHCCDkA>





## Federal legislative and public policy initiatives

- With health care reform always on the political agenda, our legislative and public policy initiatives are more important than ever to protect the interests of our members and their clients.
- Just as our members work with their clients, the collaborative efforts of NAHU staff and members educate our lawmakers and regulators about how health insurance markets work so that they are better able to understand the issues before them.
- NAHU has developed strong working relationships with members of both parties because they know they can trust us to give them an honest and balanced assessment of proposed legislation.



## Grassroots

- Legislative success is often measured by the ability to “mobilize the troops” and NAHU has one of the strongest grassroots networks in Washington, DC. Our 20,000 + members nationally and their willingness to participate in telling legislators what they think about pending legislation is one of our greatest assets.
- Our electronic response system, **Operation Shout!**, is used by many members to respond to legislative alerts at both the federal and state levels.
- Many of our members participate in town hall meetings, legislative workshops, and in-district meetings with legislators, increasing our visibility and our influence.





## Single Payer Campaign

- Continue to conduct daily media searches in the top 25 media markets for articles highlighting single payer systems.
- Aggressive national media monitoring in key metropolitan areas has allowed NAHU to respond to reporters with timely letters-to-the-editor.
- “Truth or Consequences – The Beth Ashmore Chronicles”  
<http://www.nahu.org/media/singlepayervideo.cfm>

NAHU - Single Payer Video - Windows Internet Explorer

http://www.nahu.org/media/singlepayervideo.cfm

File Edit View Favorites Tools Help

NAHU - Single Payer Video

NAHU Communications

**Single Payer Video**

Our new single payer video "Truth or Consequences—the Beth Ashmore Chronicle" demonstrates through the personal experiences of Beth Ashmore and her mother why the purported advantages of a single-payer health care system are really myths. The Beth Ashmore Chronicle offers real world evidence of the inadequacies of the single payer concept versus the quality and expediency of our current private market health care system.

An 8 minute version is below. You can click to play directly in the browser via YouTube, or you can download a 640x480 version in MP4 format below. These can be played with many video players including [QuickTime](#).



You can also view or download the file here. If you have [QuickTime](#), clicking should play it in a new window. You can also right click to choose to download and save the file. Download MP4 File (62.9 MB)

Start | KLedits --Letter to ... | Inbox - Microsoft O... | http://www.faceso... | http://www.faceso... | NAHU - Single Pa... | Microsoft PowerPoi... | 2:26 PM





## The Uninsured

- About 45 million of our citizens currently go without health insurance. Unless a private sector solution is found, a government-oriented solution of mandates and government-run alliances may eventually become a reality, and the result could be the demise of the private health insurance system.
- Four years ago NAHU launched the **Health Care Coverage Options Database** (<http://www.nahu.org/consumer/healthcare/index.cfm>), a state by state data base that identifies what private insurance and government assistance options are already available. Closer to home, ISAHU has published an Illinois guide that is found at <http://www.isahu.com/docs/matrix.pdf>.





## Faces of the Uninsured Campaign

- Brochure with testimonials from 5 individuals and families from across the country who were previously uninsured but, with the help of an NAHU agent, now have health insurance.
- Effectively helps to counter the single payer advocates.
- Link to the special website: [www.facesoftheuninsured.com](http://www.facesoftheuninsured.com)



# FACES

*of the Uninsured*

Home

Why Faces

Get Help

FAQ

Resources

About Us



Helping the Uninsured

### NAHU members helping the Uninsured

45.7 million Americans went without health insurance coverage at some point during 2007. Many of these people may not have obtained needed medical care as a

### Healthy Access

Providing Solutions To help address the issue of the Uninsured, NAHU has developed the Healthy Access Database, an online tool to help make American health care consumers aware of all of the coverage

### More Faces

Mary Laughlin. When Mary Laughlin's husband retired a few years early, their health insurance coverage was thrown into disarray. [Learn how a NAHU Agent helped...](#)

Done





## HUPAC

- **HUPAC** is the political action committee of the National Association of Health Underwriters (NAHU). It is the expression of our First Amendment rights to free speech and association guaranteed under the Constitution. Such political expression has become far more than a useful option for professionals in a heavily regulated business like the health insurance industry. It has become a necessity.
- **HUPAC Mission** - "The purpose of the NAHU's 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."





## State Legislative and public policy initiatives

- Megan Mamarella is the NAHU staffer assigned to our state, and she may be reached at (703) 276-3818; [mmamarella@nahu.org](mailto:mmamarella@nahu.org).
- ISAHU contracts the lobbying services of Phil Lackman, VP of Governmental Affairs for the PIIAI. Phil may be reached at (217) 321-3005; [plackman@iaofillinois.org](mailto:plackman@iaofillinois.org).
- Greg Smith and John Gaglione are ISAHU Leg co-Chairs
- NAHU participates in state organizations such as the NAIC, ALEC, NCOIL, and the National Conference of State Legislators.





## Media Relations

- All the good work we do has little value unless other people know about it.
- Over the past several years NAHU has been quoted thousands of times in publications, on radio, and on television, including CNN, MSNBC, Fox News Channel, the Today Show, the Wall Street Journal, the Washington Post, Money magazine, and many other mainstream as well as trade publications.
- We've had tremendous success in training over 300 of our members to work with their local media, resulting in numerous additional press hits.





## Value of Media Outreach

- Project a positive image about our industry
- Generate understanding of our role in health care
- Educate public about insurance
- Identify NAHU members as a source of information
- Provide balanced commentary
- Advance Legislative agenda



## Media Relations Tools

### Tools at the Media Relations webpage:

- 8 Guidebooks
- Press release templates
- Canned editorials
- 5 Powerpoint presentations
- 6 NAHU Ads (FREE)
- Sound Bytes
- Sample Press Kit

### Free NAHU Ads:

- "You don't Have to do it Alone"
- "Knowledge is Power"
- "Eat my Dust"
- "Value of the Agent"
- LPRT
- Long Term Care





## Membership

- Our efforts in Washington and in Springfield increase our influence, but in the end, numbers talk. The more members we have, the louder our voice can be, and the greater ability we have to make a difference.
- Our membership efforts have never been more important. As of February, 2009 NAHU's membership stands at 20,000 + nationally, and about 550 in Illinois. Nevertheless, we need to increase our voice with policy and law makers by increasing the number of members we have.



## Education

- NAHU has developed partnerships in many subject areas to provide more educational opportunities for its members. The availability of web seminars, train the trainer sessions, and online learning have been significantly increased.
- NAHU provides its members with numerous opportunities to obtain professional designations. Two professional designations, originated by NAHU and managed by The American College, are the RHU and REBC designations.
- NAHU's state & local chapters offer our members quality educational opportunities to increase their knowledge & expertise; and these sessions, like this one, qualify for continuing education (CE) credits.





## NAHU Education Foundation

- **Vision Statement** - The public will have access to information about private sector solutions for health, financial and retirement security
- **Mission Statement** - The Foundation will educate the public about the benefits of meeting the health, financial and retirement security needs of all Americans through private sector solutions.
- The Foundation solicits tax deductible contributions and grants from other foundations, corporations, and members to develop materials and initiatives that help fulfill their mission.
- Many of the consumer directed brochures and other materials to educate the public are available through the Foundation.
- <http://www.nahueducationfoundation.org>





## Public Service

- Our opportunity to help others less fortunate than ourselves
- We “give back” to the community, as an organization
- Contributions from our local chapters benefit many different organizations. Ones that come immediately to mind are ...
  - CSAHU: Aunt Martha’s
  - CIAHU: Hult Health Education Center, Toys for Tots, and Food Pantries
  - NIAHU: Children’s Oncology Services, Inc.





## Awards

- Awards are not important in and of themselves. Rather, they serve as recognition to members for their time and efforts on behalf of the association
- Award qualifications outline those activities we can do as an association and as individuals to become better agents and reps, which, in turn, helps us better serve our customers and our communities



## Networking with peers

- One of the greatest benefits of membership is networking. Getting to know one's peers helps you become better at what you do because of the open exchange of ideas surrounding best practices, products, services, etc.
- NAHU's Broker to Broker initiative (NAHU B2B) is a focused networking resource with NAHU members all over the country, providing an interactive exchange of ideas, questions and learning. The "E-Groups" that one may register for include...



## NAHU B2B Forums

<u><a href="#">Benefit Regulation</a></u>	<u><a href="#">Individual Disability Income (Non Group)</a></u>
<u><a href="#">Legislative Issues</a></u>	<u><a href="#">Individual Medical</a></u>
<u><a href="#">Individual Life and Annuities</a></u>	<u><a href="#">Long Term Care (Non Group Products)</a></u>
<u><a href="#">Large Group Employee Benefits</a></u>	<u><a href="#">Office Management and Technology</a></u>
<u><a href="#">Medicare</a></u>	<u><a href="#">Small Group Employee Benefits</a></u>
<u><a href="#">Retirement Plans</a></u>	<u><a href="#">Work Site Marketing</a></u>



## Member Benefits

([www.nahu.org/members/index.cfm](http://www.nahu.org/members/index.cfm))

- **Wellness Programs** – Special arrangements with vendors to provide products and services in 11 different areas
- **Affinity Programs** – Discounts on various products and services
- **Business Resources** – Special arrangements with vendors for teleconferencing services, online benefits management, and online agency operating systems
- **Practice Specialties** -
  - LTC Connection; My LTC Office
  - HSA Dashboard; HSA Simulator





## Member Benefits

- Practice Resources
  - [HIU Magazine](#)
  - [National Underwriter](#)
  - [InsuranceNewsNet](#)
  - [AHIP - HealthDecisions.org Agent Locator](#)
  - [AHIP - HealthDecisions.org eNewsletter](#)
  - [The HSA Strategy Book](#)
  - [The HSA Toolkit](#)





## Member Benefits

- **Education & Training**

- Annual Convention (June 28 - July 1, 2009, Marriott Marquis, New York, New York.)
- Capitol Conference (March 30 - April 1, 2009, JW Marriott Hotel, Washington, DC)
- Educational Web Seminars
- Designation & Certification Programs
- HIPAA Privacy Requirements Compliance Guide
- Financial Privacy Requirements Compliance Guide



## All of this for only...

- **National dues:** \$195 per year
- **State dues:** \$60 per year
- **Local dues:** Vary
  
- **TOTAL:** Depending on the chapter, \$300 - \$310 per year.
  
- Members who pay monthly by bank draft or credit card pay 1/12<sup>th</sup> of each month



## **Advocacy – Education – Outreach**

**By caring, participating, contributing, and engaging, you help make our profession better; you help your customers make better choices; and, you help yourself grow – personally, professionally, and financially.**



## Discussion, Q&A, Challenges

- Questions on NAHU services and activities
- Did you learn something about NAHU and its affiliates that you did not know before?
- What challenges do we face in the coming years?
  - Too much information – what's pertinent and helpful?
  - Changing marketplace – what's within our control?
  - What's our role?
  - Tough Competition – How do we compete? What is our niche?





## **IMPORTANT TAKEAWAYS**

- **The success of our organization and the services we provide depends on member involvement and support**
  - **Please give us suggestions for speakers and topics**
  - **Please volunteer and participate in committees and activities**
- **THANK YOU for participating!**

