



Thank you for becoming a member of the Texas Association of Health Underwriters (TAHU). You are now part of the largest professional insurance organization supporting the private health insurance market. We are one of the most important health organizations working as ONE VOICE in legislative concerns for the industry YOU work in. Our efforts are based on volunteers just like you! So, you are invited to get involved with TAHU. There are many opportunities to get involved in your local chapter by working with various committees and becoming a chapter leader. The benefits of being a member of TAHU and our parent organization, the National Association of Health Underwriters (NAHU), are tremendous. Again, we need your help in many ways such as contributions to our State PAC, (TAHUPAC) and our National PAC (HUPAC). Without these tools, we cannot as an Association accomplish the things needed to move the needle in our State and Federal governments. When we all get involved the task is easier for the Leaders that represent us and our livelihood. The more you get involved the more benefits you will receive both professionally and in your personal life. Please take advantage of every opportunity to gain life-long friendships as you work with other members in your local chapter and members across the State and nation.

TAHU values the **many services you provide to your clients**. Included in this ever-growing list are:

- Identifying the unique needs and requirements of our clients (individuals and groups)
- Research the market for available plans to fit budgets
- Identify plans that include desired medical providers, hospital networks or specific prescription drugs
- Assist with the enrollment process
- Assist with service or claims issues

TAHU offers our members an avenue to extend your knowledge by offering a sequence of college level courses leading to a professional designation. These designations include:

- Registered Health Underwriter (RHU)
- Registered Employee Benefits Consultant (REBC)
- Certified Employee Benefit Specialist (CEBS)

There is important work to be done to prepare TAHU members for the future. We have new challenges and market realities. Agents, brokers, account managers, carrier representatives and ancillary products representatives have educational outlets through TAHU resources that allow members to continue promoting the **TAHU Mission Statement to inform and protect the consumer by enhancing the professional growth of its members.**

You can find valuable information about our Association at www.tahu.org. You are also encouraged to explore the vast resources that are available to you through NAHU at www.nahu.org.

Congratulations, you have made a huge first step in achieving success by becoming a member of the Texas Association of Health Underwriters.

Please feel free to contact me or any member of the board of directors, if we can assist you.

Sincerely,

Nicole Scott, SGS

2018-2019 TAHU President

Nicole_e_scott@uhc.com



JOIN TODAY

TAHU: Now More Than Ever!

YOUR VOICE FOR ADVOCACY

Your membership with TAHU helps ensure Texas agents have a strong and united voice in Austin. TAHU and its legislative team protect your interests at the Capitol by working closely with legislators and staff. Through TAHU, you will have the opportunity to participate in the organization's grassroots network, attend the annual "Day at the Capitol" and make a difference at critical points in the legislative process.

YOUR LINK TO BREAKING INDUSTRY NEWS

During this time of transition, TAHU keeps its members current on breaking news on healthcare reform and other key insurance issues. Your membership also supports the association's media efforts to reinforce the value of agents and direct consumers to local TAHU members for assistance.

YOUR PLACE TO NETWORK AND CONNECT

Your TAHU membership connects you to a network of other agents across Texas. Your membership also provides the opportunity to attend TAHU's annual conference that includes insightful presentations, speakers and educational courses. TAHU membership also allows you access to the TAHU café, a members-only online exchange for sharing best practices and resources.

YOUR ASSOCIATION FOR PROFESSIONAL DEVELOPMENT

With educational seminars planned throughout the year, TAHU provides access to outstanding speakers and seminars at the local chapter and state meetings, at little or no cost. Through TAHU, you can gain certification as an expert in the small group insurance market (SGS). TAHU's annual meeting provides members a variety of continuing education (CE) opportunities across a range of relevant topics.

YOUR ACCESS TO EXCLUSIVE RESOURCES AND DISCOUNTS

As a TAHU member, you become part of exclusive state and national databases that allow consumers to search for agents in their area. TAHU membership also provides:

- Discounts on services, products, and information through the TAHU group purchasing program
- A subscription to TAHU News, the association's quarterly publication

Texas Association of Health Underwriters (TAHU) is a state trade association representing licensed health insurance agents, brokers, consultants and benefit professionals who serve the health insurance needs of consumers and employers seeking health insurance coverage. TAHU is a state chapter of the National Association of Health Underwriters.

"There's value in membership. Not only keeping us updated on legislation that affects our livelihood, but also opportunities to hear from excellent speakers during our State Convention, is a plus."

Pete Jaramillo
Mission, TX – STAHU

"Being a member of TAHU affirms and supports one's credibility as an insurance professional. If you are serious about your career, your industry and your clients—then you have an obligation to join your professional association. TAHU is a united force promoting significant change."

Michael Grossman
President,
The Bank of San Antonio Insurance Group - SAAHU

"TAHU is THE PLACE for Agents and Brokers to keep up to date on how current and developing Texas legislation and regulations impact their business and their clients benefits."

Edward Oleksiak,
Dallas - DAHU



"Being a part of TAHU gives me the accessibility to obtain my Small Group Specialist Designation to certify that I am an expert in the small group insurance market."

Debbie Gilbert,
Grapevine, TX - FWAHU

"Being a member of TAHU adds another level of credibility to me as an agent. TAHU membership helps me stay on the cutting edge of this industry by providing an environment for continued Education and Legislative involvement that no agent can achieve alone. All this AND a fun group of peers to interact with – priceless!!"

Jo Middleton,
CSA, CBC, SGS - Houston, TX - HAHU

FEDERAL LEGISLATIVE SUCCESS



Our legislative successes have been building for a number of years. In the last several years, we have worked towards many achievements related to the new health reform law and other federal health policy measures. Some of them include:

- We lobbied for and were successful in getting the \$2,000/\$4,000 small-employer deductible cap repealed.
- We fought for the inclusion of agents and brokers in both individual and small-group exchanges.
- We lobbied for and were successful in lifting the restrictions on FSAs so consumers can now roll over unused funds into the next year.
- We succeeded in pushing for a one-year delay of employer mandate penalties.
- We succeeded in pushing for an additional year delay for employers with 50-100 employees.
- We lobbied for and were successful in having increased wellness incentives included in all types of health insurance plans.
- We lobbied for and were successful in the passage of legislation in the House of Representatives that would protect employers' and employees' ability to get affordable health insurance overseas.
- We were largely responsible for the passage of federal high-risk pool funding, which did not exist until we lobbied for it.
- We were instrumental in the passage of HSA legislation as a part of the Medicare bill, as well as many of the risk-adjustment provisions included in MMA and Part D of the Medicare program.
- We were instrumental and largely responsible for the LTC partnership legislation that passed at the federal level, creating a private/public partnership that made it more feasible for people of moderate income to purchase private long-term care insurance.
- We were instrumental in the language allowing the Children's Health Insurance Program to make further use of private insurance as a vehicle for S-CHIP funding.





- We negotiated MLR from 90/10 to 80/20.
- We negotiated the safe harbor on the affordability penalty of the employer mandate.
- We worked for and were successful in the repeal of the 1099 reporting requirements initially in the health reform law.
- We negotiated the look-back provisions on the employee counting rule.
- We negotiated the 30-day waiting period to 90 days.
- We successfully lobbied to use existing small-employer policies as an essential benefit model instead of a service by service model.
- We were instrumental in getting legislation that would remove agent compensation from the MLR calculation re-introduced in the House and Senate.
- We lobbied for and were successful in the passage of legislation in the House of Representatives that would change the definition of a full-time employee under ACA from 30 hours to 40 hours.
- We were instrumental in shelving parts of the proposed Medicare Part D Rule the administration released that would have transformed the Medicare Advantage and Medicare Prescription Drug Program by eliminating choice for seniors and increasing premiums and drug costs. In the portion that was finalized, we got agent renewal commissions restored to previous levels and streamlined an agent testing requirement.
- We were successful in getting legislation that would delay and repeal the Health Insurance Tax (HIT) introduced in the House of Representatives.
- We were successful in getting Senate legislation introduced to address multiple agent-specific issues with the new health insurance exchange.

NAHU leaders are called on to testify before key congressional committees on a regular basis, and our members and staff are routinely sought out for expert health insurance market advice by many congressional and administration offices. The very existence of and publicity surrounding the multiple bills to address agent-specific issues with both the health reform law's medical loss ratio requirements and the functioning of the health insurance exchanges has brought the value brokers bring to their clients into the forefront. There is no question in Washington, D.C., about what brokers do now, and the widespread bipartisan acknowledgment of your important role will serve us in many ways as the years progress. In many ways, the work our membership has done to demonstrate broker value to policymakers is our top accomplishment because of its lasting impact.



Texas Association of Health Underwriters

Membership Application

Your Name: _____ Designations _____
 Company/Agency _____
 Business Address _____ City _____, TX Zip _____
 Office Phone: _____ Fax _____ Cell Phone: _____
 E-Mail: _____

Home Address: (Confidential) (Needed for identifying the Political Districts of our members)
 Address _____ City _____, TX Zip _____
 Home Phone: _____ Personal E-Mail _____

Preferred Mailing Address: ☐ Business Address ☐ Home Address **Referring Member:** _____

Dues: (For total dues, please add NAHU, State and Local: Please circle which Local Chapter. For multiple local chapters please indicate which chapter is primary)

NAHU Portion.....	\$330.00*	Austin.....	\$25	Coastal Bend....	\$15	Dallas.....	\$35
State Portion.....	\$120.00*	East Texas.....	\$25	El Paso.....	\$20	Fort Worth . . .	\$25
Local Portion.....	(See List)	Houston . . .	\$65	Lubbock.....	\$30	Panhandle . . .	\$25
Total.....	\$ _____	San Angelo ..	\$25	San Antonio.....	\$30	South Texas . .	\$20
		Texoma.....	\$37	West Texas.....	\$25		

*Contributions or gifts to this organization are not deductible as charitable contributions for federal income tax purposes. However, dues payments are deductible by members as an ordinary and necessary business expense. Under IRS rules IR-93-98 and notice 93-95, the government now requires exempt organizations to estimate the percentage of a member's dues utilized for lobbying purposes. It has been determined that 43% of state dues and 70% of national dues is still deductible as a business expense under IRS rules.

Payment Options

☐ **Bank Draft - Please attach a blank voided check.**

Bank Draft Authorization

I authorize the National / Texas Association of Health Underwriters (NAHU/TAHU) to initiate debit entries in the monthly amount of \$ _____: charging my checking account as described on the accompanying voided check. This authorization is to remain in force until NAHU/TAHU has received written notification from me of its termination in such time and manner as to afford NAHU/TAHU and my depository reasonable opportunity to act upon it.

Signature _____ SS # _____ **Please include a voided check.**

☐ **Check** (Annual dues only) (Please make Checks payable to NAHU)

☐ **Credit Card:** MasterCard Visa Discover American Express (Please circle one)

Name on Card _____
 Card Number _____ Expiration Date _____
 3or4 digit security code on card _____ Cardholder Billing Address _____

Signature _____ Amount: _____ [] Monthly (1/12th of annual) [] Annual

This authorization is to remain in force until NAHU/TAHU has received written notification from me of its termination. I authorize Association Headquarters to charge my credit card for the amount as shown above.

Areas of practice:

I'd like to be involved! Please contact me [] yes [] no

_____ Long Term Care _____ Individual _____ TPA	_____ Disability _____ Large Group _____ Self Insured	_____ Managed Care _____ Small Group _____ Medicare Supplement	_____ Retirement _____ Worksite Marketing _____ Dental
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Mail to: TAHU, 1305 West 11th Street, #222, Houston, Texas 77008 or Fax Credit Card Payments to: 844-274-3238

The National/Texas Association of Health

Underwriters

Benefits of Membership

Health Insurance Underwriter magazine: Published monthly by the Nat'l Association of Health Underwriters.

TAHU News magazine: Published quarterly by the Texas Association of Health Underwriters.

Local Newsletters: Published as determined by your Local Association of Health Underwriters.

Discounted CE courses, as available. (Usually 15 hours per year)

Discounted E&O Coverage, as available.

Quality luncheon meetings with great speakers, discussing pertinent industry topics.

Networking – Where members can meet and learn from others in the industry.

Capital Conference in Washington, D.C., Day at the Capitol in Austin.

Local Association events such as: Golf Tournaments, Casino Nights and Award Banquets.

Reduced rates for the National and the Texas Association of Health Underwriter's Annual Conventions.

Legislative Activities

Your Association is committed to the ongoing vigilance in the legislative arena. TAHU strives to preserve Free Enterprise in the health care industry because it is the most cost effective way to delivery healthcare to our clients. TAHU makes every effort to keep up to date on activities in Austin, as well as in Washington, D.C. To this end, TAHU has dedicated significant effort by its Board of Directors to assist in current political issues. Your TAHU Board of Directors includes individuals responsible for: State and National Legislative Issues, Legislative Communication and Programs, Legislative Regulatory Issues

TAHU remains active in educating our Texas Legislators and Regulators regarding industry issues. Our full-time advocates in Austin and Washington, keeps us informed on legislation and political activity, allowing us to respond with calls and letters when needed. TAHU keeps legislators and regulators posted on the impact that their statutes and regulations have on the consumer and the industry in general. Finally, through TAHUPAC, you have the ability to contribute to state legislators' campaigns, who give support to the preservation of the health insurance industry and the role of the agent in that system.

"Every person owes a part of their time and money to the business or industry in which they are engaged. No person has a moral right to withhold their support from an organization that is striving to improve conditions within their sphere" Theodore Roosevelt