

Spring 2020

The Official Publication of the Texas Association of Health Underwriters

TAHU Magazine

FORT WORTH

JOIN US for the TAHU Medicare Summit and 32nd Annual Convention in downtown Fort Worth...TBD

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Editor's Note:

To all members and guest readers, as you see on the cover of this magazine, our TAHU State Convention has been postponed to sometime this summer. This edition of the TAHU Magazine was laid out before the coronavirus came to town. The dates and agenda reflected inside with the scheduling of the Convention and Medicare Summit are now invalid.

Our executive committee is working hard to reschedule our event for July or August. Once a date has been established with all vendors and host locations, an email blast will be sent out all who participate in our digital communications.

You will be able to find updated info on our website:

www.tahu.org

Thank you for working with us during these trying times. Our country will win this battle and fill our sporting event arenas, our restaurants and social gatherings, and most importantly, we will SOAR to another great TAHU State Convention.

See you this summer on the backside of our dilemma – after we Texans have stood up and run COVID-19 to hell.

Anyone got an extra roll of you-know what?



BOARD

[Texas Association of Health Underwriters](#)

P.O. Box 381730
Duncanville, TX 75138
972-780-1736
214-244-0006 (cell)
www.tahu.org

PRESIDENT

Tonya Booth - Richardson
214-349-6067 x117
tonyab@upshaw-insurance.com

PRESIDENT ELECT

Audra Sullivan, CBC SGS, CHRS
Vogue Insurance Agency, LLC - Arlington
682-305-2140
audra@vogueinsuranceagency.com

FIRST VICE PRESIDENT

Nedra Clingan, CHRS, SGS, GBDS
United Healthcare - Helotes
361-945-1605
nedra.clingan@gmail.com

SECOND VICE PRESIDENT

Krista Palmer
TASC
krista.palmer@tasconline.com

TREASURER

Michael Ledgerwood
Senior Health Plans of Texas
mledgerwood@seniorhealthplans.tx

SECRETARY

Cherrie Bradberry
Financial Partners
cherryberry98@aol.com

IMMEDIATE PAST PRESIDENT

Nicole Scott, SGS
United Health Care - San Antonio
210-478-4886
nicole_e_scott@uhc.com

EXECUTIVE DIRECTOR

Laura Firestone, CPA
admin@tahu.org

Billing Address
Laura Firestone, CPA
TAHU Executive Director of Finance
P.O. Box 381730
Duncanville, TX 75138
972-780-1736
214-244-0006 (cell)
finance@tahu.org

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Editor

Ron Byrd
Kansas City Life - Donna
512-567-4181
byrdronw@gmail.com

Honorary Editor

Ken Martin

Copy Editor

Lisa Lavia Ryan

Advertising

[tahu.org](https://tahu.org/Media_Sponsorships)
https://tahu.org/Media_Sponsorships

Graphic Design

Portraits by Deena - Donna
515-238-5859
portraitsbydeena@gmail.com

INSIDE THIS ISSUE

Page 5

How to Stay Ahead of Your Clients' Evolving Expectations

Page 7

Presidents Message
Mid-year Recap

Page 9

Legislative News
Super Tuesday Recap

Page 10

TDI News
Senate Bill 1264 to prohibit surprise billing

Page 11

Meroney Memo
What you need to know about Texas' new surprise billing law

Page 12

DATC
Recap of the 2020 DATC

Page 15

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Editorial right of refusal will be based on space, interest to our readers, schedule conflict with TAHU programs, congruence with TAHU objectives, and compliance with adopted advertising policy. Ads for organization programs, workshops, job openings, and professional items for sale will be considered.

TAHU Medicare Summit Info

See what is being planned for the 1st TAHU Medicare Summit

Pages 16 - 17

Agenda for TAHU's 2020 Summit and State Convention

Page 18 - 20

Chapter Talkin'

Page 22 - 23

Cap Con in Pictures

Page 24

Free Enterprise vs Government Benefits

Guest contributor - Fomer Brokers National Life CEO, Wayne Ahart shares with us why the fee enterprise system is an economic playbook designed to reward participants for good performance.

Page 26

Vanguard

Networking Events

Page 27

TAHU Says Goodbye to Carolyn Goodwin

Page 28

Qualified High Deductible Health Plans, Who Needs it

EDITOR



RON BYRD
KANSAS CITY LIFE
STAHU CHAPTER

Rattlesnakes at the Texas Capitol, again!

Attending my third DATC (Day at the Capitol), I again found myself in shock: This time around, it was 34 degrees outside with a nasty north wind hitting me in the face – and much to my surprise again, rattlesnakes!

Last year at the event, while many of us were busy meeting legislators, someone noticed something strange outside: people wearing matching vests, guarding a pile of rattlesnakes. Some of our more fearless TAHU members wanted their photos taken with these creatures of low, slithering places – but all I could think of was, “What’s wrong with these people?”

Well, I thought at this year’s DATC: Here we go again.

While the legislators were not in session for 2020, the rattlesnakes were in the house! And once again, certain members wanted pictures with these scaly, menacing creatures.

Anyone who knows me and has spent time at our hunting ranch knows how much I loathe snakes. My 9MM is always equipped with a magazine of snake bullets ... just in

case. I’ve taken pleasure in popping a few caps on snakes that have ventured into my personal space – because as every good Texan knows, the only good snake is on a pair of boots.

During this year’s picture-taking, our Regional VP, Ed Oleksiak, who has nerves of steel, decided to stare down his rattler, while TAHU President Tonya Booth grabbed hers by the tail. I had a close eye on Tonya; if she had lassoed her new little buddy in any direction, TAHU would have needed a new chief!

While securing a group photo of some TAHU members admiring a snake handler, I was told by another snake-holding participant: “Move back, sir!” Well, that did it – I looked over my right shoulder, and I was within striking distance! Not to be indelicate, but I thought I was going to have to change my boxers. I quickly retreated behind a wall of stone and told the group to get their own pictures!

Snakes aside, DATC is a “must” if you are serious about TAHU. Meeting legislators and TDI employees is a game-changer. Talking with them makes you feel you’ve really accomplished something. As a body, TAHU gets their attention; we are definitely noticed. Another “must” is Cap-Con, NAHU’s Capitol Conference in Washington, D.C. (I’ll bet those who attended Cap Con didn’t see any rattlesnakes ... no snakes at all ... although some might disagree!)

As for our TAHU members who were in Austin for DATC: Ed and Tonya and all the rest, y’all are crazy.

Note to self: Pack an extra pair of boxers next year, and make sure Deena is toting the camera!



How to Stay Ahead of Your Clients' Evolving Expectations

A Step Ahead



Benefit needs and strategies are constantly evolving. But, one thing hasn't changed. Employers value the expert guidance they get from their benefits brokers.

A new employee benefit trends report from MetLife examines the changing expectations of employers – and finds that the list goes way beyond cost savings.

What your clients expect – and how you can deliver.

At a glance, what employers expect from their benefits brokers and consultants hasn't changed dramatically in recent years. The expectations that top the list are largely the same from year to year.

However, the MetLife report takes a deeper dive into the responses of employers and employees to uncover insights into how expectations are evolving – and how brokers can deliver for their clients.

The size difference

Not surprisingly, a company's size drives what they expect from their broker. While the largest companies are more likely to look to their brokers for insights, innovation, and financial wellness, small and

mid-size companies expect brokers to deliver a combination of strategic and tactical guidance.

For example, as employees seek increased options that enable them to meet their individualized needs, 59% of all employers expect product bundling recommendations from their brokers. But the interest spikes to 70% for mid-size employers with 100 to 4,999 employees and 71% for larger employers with 5,000+ employees. Small employers with fewer than 100 employees also express an increasing desire for bundled solutions, with nearly half (48%) interested in broker recommendations for multi-product bundles.

Company type factors in

Expectations among white-collar, blue-collar, union, and non-union companies also provide interesting insights for brokers. For example, white-collar employers are slightly more interested in cost-saving options from their brokers compared to their blue-collar counterparts.

Differences between union and non-union companies are more pronounced. 73% of union-based employers are interested in their brokers sharing expert guidance

around new and innovative benefit solutions. In contrast, only 49% of non-union employers feel the same.

The meaning of cost-savings

Of course, no matter the size or type of the company, employers expect brokers to help them identify cost-saving opportunities. But the strategies employers are looking to explore differ across the segments.

For example, while mid-sized and larger employers are looking to increase employee contributions to benefits, blue-collar and smaller employers are the most likely to implement plan design changes as a cost-cutting strategy.

In addition to the deep dive on what clients expect from brokers, MetLife's report also shares insights about employer interest in emerging benefits and employee perceptions.

Source: Examining Strategic Benefit Trends: What Employers and Employees Expect — and How Brokers Can Deliver, 17th Annual MetLife U.S. Employee Benefit Trends Study, 2019.

SAVE THE DATE! TAHU Medicare Summit



April 21, 2020

Hilton Hotel Downtown Fort Worth, Texas

The Texas Association of Health Underwriters is planning our Medicare Summit on April 21st 2020 for our members as well as all licensed agents in the Medicare Market, with the help of our Marketing Partners, for the purpose of providing educational information and sales targeted towards the Senior Market. Although this is our first year we expect to host over 350 unique agents throughout the day. This event will be concurrent with the Texas Association of Health Underwriters 32nd Annual Convention in Fort Worth April 22-23, 2020.



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PRESIDENT'S MESSAGE - Tonya Booth



As we have entered into a new decade and my board year as your President is more than halfway over, I can truly say time flies and we continue to SOAR (Seek Opportunities Achieve Results) to new heights!

We made it through another fourth quarter plus Q1 servicing our clients through the renewal process, open enrollments, and 1095 reporting. I continue to be amazed at the volume of work we do in a short period of time while celebrating three major holidays and dealing with the height of flu season. Your efforts do not go unnoticed as we wind through the continued complexities of increased costs, higher out-of-pockets, and narrower networks. The challenges are there, but I know of no greater group of individuals than our TAHU members to face them head-on.

TAHU wrapped up a very successful Day at the Capitol in Austin and CapCon in Washington D.C. during the month of February. I hope you enjoy the articles and photos in this issue.

Did you know March 23, 2020, marked 10 years since ACA was passed? I can vividly remember that day. I sat in my bedroom glued to my TV in awe of what I was witnessing, and the moment the vote was passed, my heart sank. I felt I was Chicken Little and the sky was falling.

Ten years later, I feel more empowered than ever before. The past decade has taught me to continue to gain knowledge, persevere, and be

more of an advisor than a salesman. What about you?

Americans are now faced with the biggest challenge we have seen in our lifetimes – the invisible enemy known as the novel coronavirus, which causes COVID-19. Our world has been turned upside down. We are adapting to social distancing, working from home, homeschooling our children for the first time, protecting the elderly, and hunting for supplies like toilet paper.

We will get through this as a country, and hopefully we will also stop to realize all the little things we take for granted day-in and day-out. My hope is after this is all over we will be a stronger nation – one filled with people who check on our neighbors, eat more meals at home, pray more, and be better prepared to adapt to the curve balls that will always be thrown.

Just want to leave you with a thought - “Conviction determines conduct. A person with conviction is at the mercy of circumstances.

Knowing what to do is knowledge, why to do it is perspective and how to do it is skill...it is worthless, if you don't have the conviction that will motivate you to actually do it! The people who have made the greatest impact on this world, for good or evil were the people with the strongest, deepest convictions. They weren't necessarily the smartest, wealthiest or best educated people but their convictions moved them to move the world!” Let that sink in...

We look forward to seeing each of you at the TAHU Convention once it has been rescheduled. I hope each of you remain safe and healthy during this challenging time. Until then may God continue to bless our great Nation, our President, our Leaders, those serving on the front lines, along with each and every member of TAHU and their families?





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LEGISLATIVE NEWS

FROM THE DESK OF
SHANNON & MIKE MERONEY,
MERONEY PUBLIC AFFAIRS



We write this memo on Super Tuesday.

The election cycle still has a lot of unknown winners and losers. But soon we will have answers. They will undoubtedly contain some surprises (and some yawns). This is the both weird and wonderful part about our system of democracy in America - a person can come from nothing and still pull themselves up by their bootstraps to become the next Senator or even President. Along the way they may receive help from surprising sources - both volunteer and financial. Most elected officials report being surprised by supporters they never knew they had. And the opposite, too.

And this is where we come in as TAHU's lobbyists. Our job is to help you navigate the crowded field of elected officials and candidates. It's true what they say about Texas - everything IS bigger here. We are home to 254 counties, 150 State Representatives, and 31 Senators. You can't possibly get to know them all AND do your job as an independent agent. But our job as your lobbyists IS to get to know them all. And to guide and counsel you about which ones are more likely to be our friends, our enemies, and best of all, our legislative Champions.

So right now, we are spending a lot of time doing that on your behalf. Being a good lobbyist is a long term investment. We do the work to interview candidates, ask about their positions, evaluate their budgets and fundrais-

ing potential, and ultimately support those we think have a good chance of winning and will understand and support TAHU's positions on the issues. We also try to identify the candidates who might not be so friendly to us if elected.

All of this work will culminate in November when we learn the final answers. Many of the answers will be revealed on Super Tuesday. Have you considered what your role as a TAHU member will be during this election cycle? Do you plan to get to know your State Rep and Senator? Maybe you know them already? Have you asked your local Chapter what they are doing to build relationships with your local officials? Have you put up your hand to help them do it? Because that is exactly what it takes to grow the relationships we need to be successful at the state Capitol.

You're not alone - many people feel uncomfortable approaching their elected officials to get to know them, even though we are the people who put them in office! But getting to know them as a subject matter expert can be an easier way to reach out. And every TAHU member IS a subject matter expert on health insurance. And health care costs. Both of which are priority issues for the legislature. A brand new statewide committee was recently created on the latter topic. Every legislator in Texas will eventually be required to know and understand multiple technical issues in many different fields they

likely know nothing about. They rely on their staff to advise them on these issues. And they rely on their constituents they have met along their journey.

And that's where you come in! Now is the PERFECT time to reach out and start forming those connections. Be the person your BRAND NEW State Rep or Senator thinks about in less than a year for now when he or she receives his first committee assignment and starts to sweat and tremble when he sees the words "health insurance" in the subject line. And then he will start to think "who did I meet in the District at that campaign event at the local library who told me she works in health insurance every day and is happy to be a resource for me? Where did that business card go (as he combs through a stack of cards from people he met on the campaign trail). Oh YAH! It was Suzy TAHU! Whew, am I going to need her help!"

And there you are. Ready to go and perfectly positioned to be a trusted resource for your new legislator friend. Aren't you glad you put your hand up when you did? Aren't you glad you volunteered? Because it is truly just that easy. Be on the lookout for updates about TAHU's new Key Contacts program which will walk you through the process like this, even suggesting the details of the best place to meet for coffee and who should pay. These relationships will prove to be CRUCIAL to us during (see Legislative News page 10)

Legislative News

(continued from page 9)
the upcoming 2021 legislative session when we have key bills and issues up for a vote.

To join, visit www.tahu.org and click on the “Legislation” tab and look for the “Key Contacts” program on the drop down menu.

During session, we will likely activate the Key Contacts members from time to time with a direct email and or text message to let you know if and when we need your help. This outreach will include suggested talking points and up-to-the-minute information on pending legislation. Every call, email or text you can deliver to your official is vital to TAHU’s success at the Capitol. But you can’t wait until 2021 to introduce yourself. By then the legislators will be living in Austin full time and so busy they can’t see straight. **NOW IS THE TIME** to do the work. So please **JOIN TODAY** and help us move the ball across the goal line next session.

We can’t wait to work with you as one of our Key Contacts!

TDI News

The following is a reprint from an TDI email blast on January 7, 2020

To the health plans of Texas:
As Texas begins the implementation of Senate Bill 1264 to prohibit surprise billing, it is critically important that health plans continue to take the steps necessary to achieve the legislation’s key consumer protections.

As you know, the Texas Department of Insurance has already put rules in place, developed an online portal for mediation and arbitration requests, scheduled stakeholder meetings and webinars, and sent out numerous emails with information about the new law.

TDI also will be monitoring how health plans implement the legislation. In that regard, there are several areas where we want to remind you of your responsibilities:

- State law requires health plans to cover medical screenings necessary to rule out that an emergency condition exists.

- Claim denials based on a failure to meet the prudent layperson standard for emergency care must be based on a review of the patient’s presenting symptoms, not on the later diagnosis code.

- Plans must meet statutory deadlines to promptly adjudicate clean claims.

- Plans must be ready to provide accurate information about the new law. This includes required notices about mediation and arbitration on explanations of benefits (EOBs) and the ability to quickly respond to questions from policyholders and contracted providers.

We expect you to be proactive to meet both the letter and spirit of SB 1264. Review your policies and procedures and address potential issues quickly. We’ve created a SB 1264 page on our website, and you can sign up on the page to get an email alert when new events and information are posted. If you have questions or need to elevate an issue, please email us at IDR@tdi.texas.gov.

As with any major, transformative piece of legislation, this will require significant effort on your part. We are prepared to work collaboratively to resolve any issues. We appreciate your help and support as we work together to protect consumers.
Very truly yours,

Kent C. Sullivan
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U.S. Supreme Court takes up Democratic bid to defend Obamacare

- Lawrence Hurley

WASHINGTON (Reuters) - The U.S. Supreme Court on Monday agreed to hear a politically explosive case on whether Obamacare is lawful, taking up a bid by 20 Democratic-led states including California and New York to preserve the landmark healthcare law.

The impetus for the Supreme Court case was a 2018 ruling by a federal judge in Texas that Obamacare as currently structured in light of a key Republican-backed change made by Congress violates the U.S. Constitution and is invalid in its entirety. The ruling came in a legal challenge to the law by Texas and 17 other conservative states backed by Republican President Donald Trump's administration.

The Supreme Court's decision to intervene means the fate of the law formally called the Affordable Care Act (ACA), the signature domestic policy achievement of Trump's Democratic predecessor Barack Obama, will be up in the air during the ongoing U.S. presidential race. The court is expected to hear arguments and decide the case in its next term, which starts in October and ends in June 2021, meaning a ruling is not likely before the Nov. 3
(See *Obamacare* page 26)

Meroney Memo

What you need to know about Texas' new surprise medical billing law

The law aims to remove patients from billing disputes between health plans and doctors, but it only applies to the 16% of Texans with state-regulated health insurance. BY EDGAR WALTERS, Texas Tribune JAN. 2, 2020 <https://www.texastribune.org/2020/01/02/what-you-need-to-know-about-texas-new-surprise-medical-billing-law/>

A new Texas law that aims to protect patients from receiving surprise medical bills takes effect this week. Consumer advocates have praised the law as one of the most robust set of billing protections in the nation, though it only applies to about one-third of Texans with private health insurance.

The intent of Senate Bill 1264 is to remove patients from billing disputes between state-regulated health insurance plans and health care providers.

Previously, when a health insurer declined to pay the full price charged by an out-of-network doctor for a medical procedure, the doctor could bill the patient for the remainder, or balance, of the cost. Such "balance bills" often took patients by surprise. For example, a patient who received surgery at a hospital within his or her health insurance network might unknowingly receive care from an out-of-network anesthesiologist, who could send the patient an expensive balance bill if the insurer declined to pay the anesthesiologist's full rate.

Now, insurers and health care providers must leave the patient out of billing disputes and negotiate prices for out-of-network care using an arbitration process.

The law applies to Texans with state-regulated health plans, which includes most state employees and public school teachers, people who purchase insurance through the Affordable Care Act marketplace and some people who receive health insurance through their private employers. A person's health insurance card will bear a "TDI" or "DOI" imprint if the health plan is state-regulated.

About 16% of Texans have state-regulated health insurance, according to the Texas Department of Insurance. Roughly one-third of Texans with private insurance have state-regulated plans, according to the left-leaning Center for Public Policy Priorities, a think tank that supported the new state law.

The new law bans balance billing for emergency care. In nonemergency situations, there is an exception that allows providers to charge balance bills to patients who intentionally seek out-of-network providers. In those cases, the state's insurance agency offers a disclosure form for providers to ask patients to sign.

2020 Day at the Capitol- 2/5/20

By Ron Byrd - Editor

TAHU hosted its 26th Day at the Capitol (DATC) on February 5, 2020, with a lineup of speakers that would rival most National convention schedules. Legislators were out of the Capitol, as it was an off year – but a huge turnout of TAHU members and guests were honored to hear from the honorable Kelly Hancock from Texas Senate District 9; TDI Deputy Commission Richard Lunsford; the honorable Glenn Hegar, Texas Comptroller of Public Accounts; Marcy Buckner of NAHU; and Girish Panicker of BenefitAlign.

Also on the agenda were political analyst Harold Cook, who has been featured on MSNBC and CNN and in Time Magazine and the New York Times, and Ted Delisi, who heads his own government-relations and political-affairs firm. Closing out the educational day were Mia Garza McCord, president of the Texas Conservative Coalition Research Institute, and Stacy Pogue, a senior policy analyst with the Center for Public Policy Priorities.

Working their magic throughout the day were TAHU's very own lobbyists, Shannon and Mike Meroney, who have made a huge impact on TAHU. The Meroneys keep members well informed about events in Austin and Washington through emails, newsletters and personal chapter visits. Kevin Jaques and TAHU President Tonya Booth also joined in pulling the day all together.

DATC began with a special round-table discussion that included a few select members and Melissa Hamilton of the Office of Public Insurance Counsel. Richard Lunsford, deputy commissioner of the new Life and Health Division, told everyone the Texas marketplace

is the second largest in the nation and seventh largest in the world. Healthcare costs were discussed at length, and Richard provided a link on the TDI website that allows users to search for costs in specific areas. (You can find it at www.texashealthcarecosts.org.)

Senator Kelly Hancock, who worked with Meroney Public Affairs to get the surprise (or balance) billing for state-regulated health insurance plans over the finish line, received the TAHU Legislative Leadership Award. Senator Hancock has served three terms in the Texas House, where he has advocated for core conservative values of limited government, lower taxes, and strong family values.

The Honorable Glenn Hegar (the state's treasurer, check writer, tax collector, procurement officer and revenue estimator) began by telling attendees that Texas has the world's 10th largest economy, which will assume the ninth-place position by 2021. The state's economy is bigger than the countries of Mexico, Australia, and Russia, just to name a few, he said, adding that 1,100 new people call Texas home per day either through birth or by relocation. Of the 1,100, 550 are relocating to Texas, with 20 percent coming from somewhere outside the U.S. Texas has a population of 29 million residents – and that number is expected to grow to 50 million by 2050.

Political analysts Harold Cook and Ted Delisi said they believe the 2020 election is going to be a close Congressional race for Texas. Democrats need nine seats and have been winning in Republican districts, but the last nine needed will be difficult for them to take, as those districts lean hard to the right. Delisi said the last three elections

saw Mitt Romney winning Texas by 16%, John McCain taking the state by 11%, and President Donald Trump winning it by 9%. Both said U.S. Sen. John Cornyn's re-election race could be close.

Cook and Delisi both said a great deal of attention is now being given to the areas where rural and urban America meet; that ground is up for grabs, as the 2020 election will be the first in which the straight-party ticket option will not be available.

Finally, Cook and Delisi said that although a large block of new Texans hail from California, it's a myth that most are Democrats. The majority are open-minded about politics and are "purple" rather than red or blue, the analysts said.

Marcy Buckner of NAHU brought us updates from Washington regarding seats that are up for grabs in the 2020 election, as well as removal of the Cadillac Tax. She also discussed topics slated for Cap Con, including ways Cobra can be certified coverage for Medicare, and the possibility of having "observation care" treated the same as "inpatient care." Enhancing HSAs to cover those over 65 is another discussion, she said.

Another big topic: arbitration and healthcare costs. "When it comes to arbitration versus benchmarking, you will find that that the provider picks their number while the consumer picks their number," she said. "At this point, the arbitrator will choose the number they feel is fair. Providers are seeing their numbers winning more in arbitration because of higher premiums, while the provider is carrying the cost of arbitration." (continued page 23)





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TAHU 32ND ANNUAL CONVENTION AND 18TH ANNUAL MEDICARE SUMMIT

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TAHU Medicare Summit

April 21, 2020

Hilton - Downtown Fort Worth

Tuesday, April 21, 2019

		<u>Room Location</u>
7:30a – 8:30a	Registration and Breakfast with Sponsors	Crystal ABCD
8:30a – 8:45a	General Session – Welcome and Overview – TAHU President, Tonya Booth	Crystal ABCD
8:45a – 9:15a	“Medicare For All – What Does it Mean?” Janet Trautwine, CEO, TAHU	Crystal ABCD
9:15a – 9:45a	Medicare Legislation Update - Mike Smith, The Brokerage, Inc. NAHU Medicare Advisory Board	Crystal ABCD
9:45a - 10:00a	Networking Break with Exhibitors	Crystal ABCD
10:00a – 10:30a	Gold Sponsor - Humana	Crystal ABCD
10:30a – 11:00a	Gold Sponsor - Benefitmall	Crystal ABCD
11:00a – 12:00a	Top Producer Plan Discussion, Moderated, Audra Sullivan, Incoming President Shawn Willingham, The Medicare Man, Martha Camirillo, Lena Le, Suzi McAlpine	Crystal ABCD
12:00a – 1:00p	Lunch With Exhibitors - UHC	Crystal ABCD
1:15p – 2:15p	Carrier Panel Discussion – Moderated by Josh Slater, VP Sales & Marketing, The Brokerage, Inc WellMed UHC Craig Uchida, National Sales Director, Humana Benefitmall	Crystal ABCD
Breakout Sessions (3 tracks each with one topic each half hour) CHOICE OF:		
2:20p-3:00p	Dual Market of Medicare and Medicaid – Jim Hickey Medicare Secondary Payer - MSP Rules/ COBRA /HSA “Success What Does That Look Like” -Chris Weir, Lead Generation	
3:05p -3:45p	Cross Selling – Cancer Accident - Marty Martin Liberty Bankers United National Life – Short Term Care - Rob Douglas Social Media – Is it right for your Medicare clients	
3:50-4:30p	Closing Remarks – Gold Sponsor # 5 - WellMD	
4:30p – 6:30p	Happy Hour with Exhibitors/Sponsors	Crystal ABCD

Wednesday April 22 - 23 2020

TAHU Convention

12:00p – 1:45p Lunch with Exhibitors



TAHU 32nd Annual Convention Tentative Agenda
Hilton Downtown Fort Worth, Fort Worth, TX

Tuesday, April 21, 2020

8:00a – 5:00p TAHU Medicare Summit (separate registration fees apply)

Room Location

Crystal ABCD

Wednesday, April 22, 2020

7:00a - 10:00a Exhibit Decorating Company Setup

Crystal ABC

7:45a - 4:00p Registration Desk Open

Crystal Foyer

9:00a - 10:00a "Using HRAs To Buy Insurance", Mike Smith, The Brokerage(Prov #3236, #119689) OR Texas AB

"FMLA, COBRA and Group Insurance: Making Sense of It All", Sarah Borders, Benefits

Compliance Solutions (Prov #32408, CE Pending) OR

TBD

Texas CD

Citizens ABC

10:00a – 11:00a "#Medicare For All: 3 Perfect Responses for Brokers", Reid Rasmussen, Freshbenies (CE Pending) OR

TBD OR

"Leveraging Technology To Help Your Clients and Agency", Josh Hoover, Benefit

Technology Resources (Prov #32408, #121940)

Texas AB

Texas CD

Citizens ABC

11:00a – 12:00p "Brokers Connecting the Dots", Carla Adams, TASC (Prov #32408, CE Pending)

A game plan for keeping your clients compliant while protecting your own risk OR

TBD OR

"Building a Personal Brand and Digital Presence", Lesli Furniss (Stearns), Social Media

Designer, Internet Marketer & Branding Specialist

Texas AB

Texas CD

Citizens ABC

10:00a-12:00p Exhibitor Move-In

Citizens ABC

Crystal ABC

10:30a – 1:30p TAHU EC Meeting (For EC members)

General Worth

12:00p - 1:45p Lunch with Exhibitors/Sponsors

Crystal ABC

2:00p - 4:00p Opening/Ceremonies: Keynote Speaker: Kelly Dinahero-Piro, Agency Performance

Crystal D

Partners, "Achieve Maximum Results and Reach Your Most Ambitious Goals"

4:00p – 5:00p Exhibitor/Sponsor Networking

Crystal ABC

7:00p – 10:00p Vanguard Networking Event

Rooftop at the Reata

Thursday, April 23, 2020

8:00a – 10:00a Breakfast with Exhibitors

Crystal ABC

9:00a – 10:00a Chapter Leadership for Awards, Legislative, Media, Membership, Prof Development

Crystal D

10:00a-11:00a "ACA Violations", Tim Goulet, Senior Advisor for Health Investigations, U.S. Department of Labor, Employee Benefits Security Administration (EBSA), (CE Pending)

Crystal D

11:00a- 2:00p "Update on Implementation of New Health Insurance Legislation", Mike and

Shannon Meroney, (Prov 32408, #121939)

Crystal D

12:00p - 1:00p Lunch with Exhibitors

Crystal ABC

1:00p - 2:00p General Session: TAHU President, Tonya Booth; NAHU President, Rusty Rice and

Crystal D

NAHU Past President, Donna Carroll, Installation of TAHU 2019-2020 Officers;

Membership Meeting to Discuss Proposed Bylaws Amendments

2:00p – 3:30p "America's Health Care System On Trial: The Appeal", Eric Johnson, ComedyCE and

Janet Trautwein, NAHU CEO (CE Pending)

Crystal D

3:30p - 5:00p Happy Hour with Exhibitors/Sponsors - Door Prize Drawings

Crystal ABC

5:00p- Exhibitor Break Down

Crystal ABC

6:30p - 7:00p Presidents Reception

East Promenade

7:00p - 12:00a Hollis Roberts /TAHU Awards Dinner w/The Southern Couch Band

Crystal D

Friday, April 24, 2020

8:00a – 12:00p TAHU Board Meeting

Crystal A

CHAPTER TALKIN'

DAHU - Tamela L. Southan
PRESIDENT - www.dahu.org



NAHU Live Webinar - Jan 30th, 2020
Hosted by Claire Pancerz @ Holmes Murphy
On the Eve of Iowa (live from NAHU) - 15 attendees

Mix and Mingle Event - Feb 24th
Fun event with members and new memberships connecting!
Hosted by Howard Deihl, The General Agency

March 18th Luncheon Event / Speaker: (CE #119737)
11:15 - 1:15 Prestonwood CC Dallas

Donna Wilkinson, Senior Counsel for Ameriflex, Will discuss the new HRA rules and how to design these plans for small and large companies with a FSA and/or HSA. She will also discuss updates to consumer driven health account regulations and rules that went into effect 1/1/20, top compliance issues with consumer driven health accounts, how Direct Primary Care works, and the future of HSAs with Direct Primary Care.

April 15th Luncheon Event / Speaker
11:15 - 1:15 Prestonwood CC - Dallas

“Reflection and Direction at the close of a decade- ACA!” Tamela Southan, Benefit Solutions by Design, LLC

A decade since PPACA / ACA passed, we'll reflect through a 3 point skit. Focused on the key factors of ACA reform changes. Discussing the Pros and Cons that impact our healthcare landscape as professionals. We are the resource for our industry and clients; they depend on us everyday. Register today!

May 28th, DAHU presents the 4th “Carolyn Goodwin Annual Symposium” 8:00 - 3:30 2000 E Spring Creek Pkwy Plano, TX

New members Jan - Feb 2020
Erica Gonzalez / Elizabeth Brurbey /Robin Johnson/ Kim Cox
Jason Brewer / Candyce Smith / Den Bishop / William Brooks
Ty Craig / Wally Goma / Suzette Gould / Tabitha Hall
Michael Herrold / Kathy Tolle - 1st Time Attendee NAHU Cap Con!

SAAHU - Fred Cartier
PRESIDENT - www.saaahu.org

San Antonio hosted our 29th SAAHU Symposium on March 4, 2020 with over 200 attendees. We are truly grateful to our members, guest and sponsors for making our spring symposium successful.



CHAPTER TALKIN'

FWAHU - FORT WORTH

AMY PERRY - PRESIDENT

www.fwahu.org

Spring is in the air and lots of exciting things have been happening at FWAHU and there is more to come!

In January, FWAHU held its monthly membership meeting and luncheon with Reid Rasmussen, Co-Founder of Freshbenies, presented his 1 hour CE "Complaints to Kudos: 6 Ways Advocacy is a Game Changer", where we learned ways to be an advocate for our clients no matter if we work with small businesses, individuals or Medicare clients.

In February, our membership meeting and luncheon at Rolling Hills Country Club featured, Ericka Caution, Oral Wellness Consultant at United Concordia Dental. She gave a very insightful discussion during her 1 hour CE "Oral Systemic Connection", where we discussed how oral health is not only important for speaking and eating, but provides benefits for your whole body.

Fort Worth AHU also had a great turnout at NAHU's Capitol Conference in Washington DC in February with 19 members attending! Our members had great meetings with their representatives from across the metroplex and took away a lot of positive feedback.

In March, we will host a Vanguard Council happy hour at Texas Live in Arlington. Later in the month on March 23rd, we will have our



annual golf tournament benefiting Gill's Children in Fort Worth. The golf tournament will be a shot gun start at 1:30pm at the Cowboys Golf Club in Grapevine, TX.

In April, we will have our Legislative luncheon at Rolling Hills Country Club and will have special guest, Representative Chris Turner as well as our TAHU Lobbyist, Mike Meroney.

austinhau - AUSTIN

Ken Walker - PRESIDENT

www.austinhau.org

"Austin AHU enjoyed hosting our annual Day at the Capitol happy hour at Scholz Garten. Several of our members met with our elected officials in Washington, DC at Nahu's annual Capital Conference. During March, we hosted a fun happy hour featuring marketing expert Julie Niehoff who gave us 20 tips in 20 minutes!"



ETAHU - EAST TEXAS CYNTHIA SWANSON - PRESIDENT

www.etahu.org



Be Connected
Be Heard
Be Informed

In January we had a great meeting with our Speaker Greg Maschal – Director of UT Health East Olympic Centers – he did a great job of motivating us to get up and move for the New Year.

February we had the wonderful Ron Byrd speak on how dental and whole-body health care are related. We were pleased to have 12-guest attend and as a result one member immediately went back to her office and made a dental appointment – great job Ron! Ron was also able to get a Mahomes (MVP of the Superbowl) jersey signed by the "producer" of that winning quarterback for his lovely wife Deena.

WE had 3 members attend Capital Conference in DC (Mary Ann Blair, Wendy Bratteli and Cynthia Swanson). They met with Louie Gohmert from the 1st Congressional District to discuss the NAHU perspective. That same evening Congressman Gohmert led a 4 hour walking tour of the Capital for TAHU members. What a great night!

April will bring the ETHU Symposium with the speaker line-up to be Reid Rasmussen, Mike Smith, Carol Bailey and a representative from The Guardian – 5 hours of CE!

STAHU - South Texas

Lisa Trevino - PRESIDENT

www.stahu.org



STAHU kicked off the new year by hosting a two-hour Ethics CE class hosted by Denise Villagran of the Coastal Bend chapter.

Denise taught the 40+ attendees, "Ethics, the NAHU Way." Our day was sponsored by - allwell - with door prizes and a happy hour that followed.

STAHU is busy planning our 2nd Annual Medicare Summit at South Padre Island - September 10-11, 2020. Save the date as the, "ISLAND IS CALLING YOU TO COME.."

Watch for details on our website: www.stahu.org

Images from STAHU day of Ethics and the 2019 Medicare Summit



TAHU 2020 DATC



VOTE
Ed Oleksiak
NAHU Secretary
2020

Invest in NAHU
Invest in your FUTURE!





WASHINGTON UPDATE



cap con 2020

Texas was once again well represented at NAHU's 2020 Capitol Conference. With the largest delegation in attendance, Texas received prime seating. Enjoy these images of your peers who attended 2020 Cap Con



NAHU hosted our 30th annual Capitol Conference here in Washington DC, where agents and brokers from every part of the country came together to make a difference in the health reform debate. We hope all those who attended had an incredible time, and we hope to see you again at the 31st Cap Con!



Free Enterprise vs Government Benefits

By Wayne Ahart



The free enterprise system is an economic playbook designed to reward participants for good performance and to punish those who abuse the core principles that are the foundation of free enterprise.

ABC Sports has a slogan to describe winner and losers in athletics events, which is fitting for winners and losers in our economic game of life:

“The thrill of victory and the agony of defeat...”

Winners enjoy a life of dreams: nice homes, nice cars, peace of mind, great vacations, travel, country clubs, philanthropy, etc., etc., etc. Many others (the vast majority) never reach this level of achievement and, therefore, are limited in their quality of life. They have more to worry about and are less healthy.

The rules, the opportunities and the risks are big winners in our economic system, but millions are not. Why?

First, let's talk about some fallacies that many blame for the differences.

1. Good Luck. It's happened, but seldom. Few people became winners in the free enterprise system due to good luck. The wealthy, the average, and the poor have plenty of good luck and bad luck. Most luck for everybody is bad, but big winners have made a habit of capitalizing on what good luck they have and do a much better job of shrugging off their bad luck and looking for and finding the opportunity in their bad luck to turn it to their favor.

“Attitude” makes the difference! A great attitude will be positive and with enthusiasm find the silver lining. A poor attitude will feel sorry for itself, expect the bad outcome,

learn nothing and lose.

2. Winners have superior intelligence. Not true; try again. There is very little difference in the innate intelligence of most of mankind. Those that are clearly more intelligent are generally scientists of some sort. Highly successful people and not more intelligent than most people but do have a more positive attitude, and they believe in themselves.

3. Winners were just at the right place at the right time. I can't argue with that. They were, but so were millions of others. If you are reading this, you have been at the right place at the right time ever since you were born. What place and what time would you have picked differently? What place and what time would be better than this place and time?

4. I don't have the time to do any more. Not true. You have the same amount of time that everyone else has. It's what you do with your time that makes the difference.

Differences in human beings that determine success or being average: Attitude – Attitude – Attitude... Everyone has an attitude, but that are different, and you have the right and the ability to determine what yours is.

- Some say, I'll be happy when I'm successful, but most who are successful were happy before.
- Some believe they can do anything; others doubt everything. I have heard thousands say, “I can't be a salesperson!” The heck you can't; everybody can be a salesperson. In fact, everybody is a salesperson. Why not get better at it?
- Some say, “I don't want to be that committed, determined, enthusiastic or work that hard.” Whoa! We're not talking about what you don't want here; we're talking about what you can do.

Things successful people do differently from average people. They:

- | | |
|-----------------|--------------|
| Read More | Study More |
| Vote More | Plan More |
| Think More | Believe More |
| Give More | Drink Less |
| Take More Notes | Worry Less |

Complain Less Waste Less Time
Watch Less TV

All of these are true as a general rule, but there are exceptions to each of them.

Average people, and especially poor people, are pawns in the hands of liberal politicians.

Since the great depression, their support and votes have been purchased by political promises of more and more from the government. The feeling of being entitled to ever increasing benefits too numerous to mention is now ingrained in the poor and middle class. Liberal politicians have promised so many goodies and government candy that the poor and middle class are on a “sugar high” and Congress' answer to the malady is another spoon of sugar.

For many, many years, the poor have been voting for the party that promises to give them the most. What happened to the idea expressed by President John F. Kennedy when he uttered the phrase, “Ask not what your country can do for you?” The new clarion call to the poor and middle class is, “Vote for the party that will give you the most for doing the least.”

If you don't remember anything else, remember this:

“No government of its best day could ever provide for you as well as you can provide for yourself through the free enterprise system.”

Therefore, you need to start demanding the politicians do everything in their power to protect your freedom and opportunity. Tax less, regulate less, and remove all incentives to do little or nothing created by government handouts.

Over the years, here has been a consistent movement to destroy the free enterprise system by a two-pronged attack.

The first prong involves increasing risks, cost, regulations, taxation and reducing profits of entrepreneurial projects. Today, it is extremely difficult to start, finance, nurture, and build any new venture, and all of these difficulties are caused by

governmental agencies. It's hard enough to start a new venture and compete without any interference from government but add in all the roadblocks of government, and they make every entrepreneur feel like a one-armed paperhanger. Now, if you're one of the really good ones and actually succeed in spite of everything, you have to hire a string of experts, lawyers, accountants, etc., to make sure you're okay with the feds, cities, counties, and state. After all that, here come the lawyers, like a plague of locusts to devour anything left over.

The second prong is a coordinated effort by the press, legal profession academia, and liberal politicians to make society believe that successful entrepreneurs are greedy, deceitful, crooked bastards.

Back when President Barack Obama was then candidate Senator Obama, in a televised debate he lashed out at fellow senator and candidate, Hillary Clinton, by saying that while he was in Chicago helping organize or protect workers' rights (one supposes from a greedy, deceitful, crooked bastard) that Hillary was sitting on the board of directors of Wal-Mart. Horrors, Horrors! What a terrible thing to sit on the board of the world's most successful retailer. Wal-Mart has saved its customers billions of dollars and provided hundreds of thousands of jobs, purchased billions of dollars of goods in the marketplace and paid truckloads of taxes. Those greedy, deceitful, crooked bastards and that goes for all of their board members! Don't you just hate success!

Is this any way to treat entrepreneurs?

Let us not forget that small business provides most of all jobs in America. One would think that so-called learned people like politicians, lawyers, teachers and reporters would encourage them, praise them and attempt to make their job easier. One would think they would praise their success and hope they would do more of it. One would think they would promote the idea that poor and middle class should learn how to do it and encourage them and root for them. No; they prefer to keep promising them just enough to keep them poor and dependent.

By the way, Hillary didn't defend Wal-Mart or herself for being a board member. She

merely accused Barack of representing a slumlord as his lawyer. I suppose she wanted the slumlord to spend enough money on the properties whereby none of his renters could afford it. Slum houses look pretty bad to politicians but look pretty good to street people.

In my opening paragraph I mentioned that the fee enterprise system was designed to reward for good performance and to punish those who abuse the core principles that are the foundation of free enterprise. One of the key principles of the market system is the choices you make. If you pick a poor location, you're punished for it. If you make a poor investment, you are punished for it. Any decision you make can be either good or bad, and you're either rewarded or punished accordingly. However, the government is always attempting to bail out and save people and companies for their bad decisions. When I grew up, I was taught if I bought a house or a car on a loan, and I couldn't pay for it, I lost it.

The punishment part of the free enterprise system is just as important as the rewarding part. The free enterprise system works because of the hope for reward and the fear of losing everything if you're not prudent. Take that fear away and many more imprudent decisions will doom our beloved opportunity-laden market system.

Then see what the government will do for you.

Wayne E Ahart has been in the insurance business since 1962. His first job was selling newspapers on the street corner. Since that time, he has formed five life insurance companies. He has always surrounded himself with outstanding people on his board of directors, such as Chris Schenkel of ABC sports, former Secretary of Agriculture – Earl Butz, Astronaut Eugene Cernan, former governors, a university president and presidents of the National Cattlemen's Association and American Trucking Association. Also included are some of the nation's winningest coaches – Tom Landry, Darrel Royal, Frank Broyles, Hayden Fry and Johnny Majors. Mr. Ahart has served on the board of the National Association of Life Insurance Companies and also owned the Pizza Garden of Austin TX. Mr. Ahart sold all his companies and retired from Insurance at the end of 2011. He currently owns Old

Glory Network and its podcast that can be found on Castbox. Listen free on Castbox, using the Podcast App.



First Annual NAHU LEADERSHIP SUMMIT

Day-long leadership summit for chapter leaders

- Learn about the process
- Experience the tools
- Network with leaders



Space is limited so you must pre-register.

SAVE THE DATE
JUNE 27, 2020, 8:00 am – 3:00 PM
 Hyatt Regency Chicago
 Reg fee: \$100

DATC

(continued from page 13)

The Meroneys told everyone that this won't happen in Texas, as the arbitrator must consider two financial factors, and then will award the decision to the (continued page 23) (continued from page 13) person who is closest to that number.

To close out the agenda, Mia Garza McCord and Stacey Pogue brought numbers to TAHU about changes in the ACA. Among their remarks:

- ACA has seen a historic drop in numbers of uninsured individuals, but work is still needed. 1.7 million are on the ACA plan in Texas, and any repeal could cause those individuals to lose their coverage.
- Currently, Texas is receiving \$5 billion in ACA subsidies that would be lost upon repeal. Congress feels that at this point, the ACA can't be repealed, replaced, or fixed.
- 1.5 million Texans who are uninsured and can't get subsidies also can't qualify for insurance or for Medicare.

Thanks to all who were involved with organizing another informative conference that was well worth the time of everyone who attended!



Vanguard Updates

Networking event:

Vanguard Networking Event @
TAHU Annual Convention
Wednesday, April 22
7:00 - 10:00 PM

Rooftop at the Reata
310 Houston St, Fort Worth, TX
76102

Vanguard Charity Project:

“Operation Support Our Troops”
This is your opportunity to say thank you to our military for all the sacrifices they’ve done for our country. We are putting together care packages that are being sent to military personnel in hostile areas and to military personnel who have recently been injured.

Now is your opportunity to get involved in 4 ways:

Donate

You can donate money and receive an automated receipt back to you for that donation. <http://bit.ly/vcsupportourtroops>

Choose Specific Items

You can go to our Online Marketplace and purchase specific items that go into that care package! The prices of those items already include the shipping and packaging costs. <https://yougivegoods.com/drive-10308>

Write a Letter

Say “Thank you” for the sacrifices

they’ve done for us. Include a family photo in there if you’d like and really help that troop understand that the sacrifices they’re making is worth it – not just for people they know, but for people that they don’t know. Send letters to: Vanguard@nahu.org

Spread the Word & Share Our Video

Share the Vanguard video describing this project on social media and tag 3 friends in your post. Help us recruit more people to get involved in thanking our military! Use the hashtag #VCTroops in your posts.

<https://www.dropbox.com/s/ei-0ofmsfsq20vy1/Vangard%20Charity.mp4?dl=0>



(Obamacare - continued from page 11)
election in which Trump is seeking a second term in office.

“As Texas and the Trump administration fight to disrupt our health-care system and the coverage that millions rely upon, we look forward to making our case in defense of the ACA. American lives depend upon it,” said California Attorney General Xavier Becerra, a Democrat who is leading the defense of the law. Joe Biden, who served as Obama’s vice president and is seeking the Democratic nomination to challenge Trump in the election, said the case illustrates the stakes for health-care in the presidential race.

“This fall, Donald Trump will be trying to get the Supreme Court to strike down Obamacare - ripping health insurance away from 30 million Americans, ending protections for 100 million more with pre-existing conditions, destroying families and costing a million jobs,” Biden said.

The coalition of Democratic-led states have asked the Supreme Court to overturn a Dec. 18 ruling by the New Orleans-based 5th U.S. Circuit Court of Appeals that declared that the law’s “individual mandate” that required people to obtain health insurance ran afoul of the Constitution. The 5th Circuit ruling, which did not resolve the question of whether the law should be struck down entirely, came in an appeal of U.S. District Court Judge Reed O’Connor’s prior ruling that the entire law must fall.

“Without the individual mandate,
(See Obamacare page 31)

TAHU SAID GOOD-BYE TO CAROLYN GOODWIN



It is with a heavy, heavy heart that we announce the passing of TAHU and DAHU Past President, Carolyn Goodwin who suffered a massive stroke and wasn't able to regain consciousness.

Carolyn was a driving force in our industry and association for many years, at all levels – national, state and local. She was a popular speaker on many topics, worked closely with the Texas Department of Health and Human Services and provided frequent testimony to the state legislature, always touting the importance of the insurance agent.

She received numerous awards including NAHU's Distinguished Service Award, NAHU's William Wetzel Excellence in Public Speaking Award, TAHU's Hollis Roberson Award and DAHU's Health Underwriter of the Year, to name just a few. She was also a Life Member of the National Registry of Who's Who. She is a true example of what it means to be a member of this Association.

Carolyn is loved by so many and she will be sorely missed. Keep Carolyn and her family in your thoughts and prayers.

MEMORIES OF CAROLYN:

Carolyn and I joined DAHU around the same time many years ago.... While Carolyn got involved and was very active on the board – I was busy with other organizations. Every year, Carolyn would ask me to be on the board – but knowing my schedule I politely declined. However I attended the monthly meetings and all

the TAHU conferences on my own dime. Carolyn recognized that and when I eventually had time to devote to the DAHU Board, she said (typically Carolyn!) "It's about damn time!"

On my phone, I have pictures and conversations that Carolyn sent me – we shared a love of flowers. I had given her some plants from my garden – including a beautiful Bearded Iris. She sent me a picture (10/27/2018 (unusual time for blooming) saying "Found this beauty, a true gift today, this evening when I let the puppies out." Just last summer I had given her a Texas Yellow Columbine plant – which she had not yet planted in her yard – but the day before her stroke she sent me a picture with "Does this look familiar? From you. In a pot and not frozen???" Much like Carolyn, the plant looks delicate but is very robust and strong – it does not freeze in the winter and I told her she should see flowers in April. Her last words to me were "Thank you for the advice!" I'm sorry she will not see her plant in bloom, but I will now think of Carolyn when I see the beautiful yellow flowers.... Mary Boggs



Health Care Consumer Day back in 2008. Carolyn was the hairdresser in a skit we did called "Government Run Hair Care"



Qualified High Deductible Health Plan (HDHP)? Who needs it?

By Steve Messer, Assistant Vice President, Bend Financial

We are barely past the last open enrollment onslaught and it is time to start thinking about the off-cycle renewals that will come before Q-4 of 2020 arrives. According to Picwell, www.picwell.com, one of our partners, the average employee spends less than one hour per year contemplating their employee benefits. That hardly seems like enough time given how important the decision is.

It's no secret that the medical inflation rate runs at an exponential rate compared to average inflation. In fact, from 2000 to 2019 the medical inflation rate was 64% higher than average inflation. That means that a procedure that cost \$1000 in the year 2000, would cost almost \$2000 in 2019. That increase is shocking! The main problem that I have observed in my 29 years in employee benefits is that our culture has been conditioned to think near-term rather than long-term. Our health is something that we must tend to our entire life. Like it or not, as we age, statistically, we are going to require more healthcare. This combination of short-term thinking along with rapid inflation in healthcare costs as we get older, demonstrates we need to change our thinking. Something has to give!

In our society, we generally think

about health insurance, the way we finance our healthcare, in twelve-month bites. During enrollment a lot of material containing terminology and provisions that are not altogether familiar to the employee are hurled at them like a professor in a physics class. It might as well be Greek as most people have a very limited understanding of how insurance works. Most employers are eager to offer a wide variety of options to employees that unfortunately make the decision even harder. As mentioned earlier, most employees only think about their health insurance options during open enrollment, usually an hour or two that their employer sets aside to conduct informational meetings. This means that a 25-year-old entering the workforce planning to retire at age 65 will make 40 twelve-month decisions on how to pay for their healthcare. Doesn't it make more sense to at least consider a strategy that addresses the entire time horizon. For all intents and purposes, we make one forty-year decision to fund our retirement through a 401(k).

My concern for many years has been that in America, we live in what I like to call a "microwave society." We like to mix all the ingredients together, push the button and have the end result ready in just a few minutes or seconds. If you leave ingredients out when making a cake, the end result is usually a disaster (I have firsthand experience at this). With a cake, you realize that you have a disaster on your hands right away. When purchasing health insurance you may not realize the full impact of your decision for years to come and then it is hard, if not

impossible to recover.

Many financial advisors will tell their clients that the purchase of a home will be the largest single purchase that a person will make in their life. I am thinking that the cost of healthcare is going to outpace that home purchase. Considering that a Fidelity study from 2017 estimated that the average couple that would retire in 2018 at age 65 would face a potential \$285,000 in out of pocket healthcare costs during retirement, no legitimate long-term financial wellness conversation should take place without considering the long-term cost of healthcare. This is after that 40 year career dealing with health insurance premiums and out of pocket cost!

Since 2010 when the ACA began to be implemented, it has become clear that when choosing a health insurance plan, employees do not have all of the information that they need to make "the right choice." Even when they do have all of the necessary data, most don't have the ability to interpret that information to make the best choice in health insurance. Many companies are engaging artificial intelligence in the enrollment process. AI is able to take large amounts of information and make specific recommendations based on algorithms in the technology. In other words, it can ask 8-10 questions about the applicant's health, and make an intelligent recommendation of which health plan is the most cost effective. What we are finding through this process is that many employees, in fact, most employees are over-insured. They spend too much money on insurance premiums to cover a risk that is

misunderstood.

I like to compare this conundrum to purchasing a home. It is a large dollar purchase that has to be paid for over time. Similarly, we purchase health insurance to cover a perceived risk that we would not be able to pay for if disaster strikes like cancer, heart attack, or other acute illnesses or major accidents. We have been trained to look for the plan that has the “lowest deductible” and has copays for doctor visits etc. Many times the maximum out of pocket cost or plan structure, are such that in a catastrophic event, most plans have a large out of pocket burden for the insured. Many have been falsely led to think that a plan with copays is a safe haven, when in reality it is not. High Deductible Health Plans typically come with a lower premium and change less from year to year. HDHP is easier to understand and easy to adapt to since there is less to explain. Many times, the maximum out of pocket expense is the same or lower than the plans with copays making HDHP a better value. People need to understand that the more risk they make the insurance plan assume, the higher the premiums. Rarely, does the long-term cost of healthcare and its rate of increase figure into the equation and plans are selected under false premise. HDHP when coupled with an HSA allows the insured to save money for current and future healthcare related expenses on a tax favored basis and begin building equity in their long-term financial wellness as it relates to healthcare.

In my opinion, HSA is the BEST tax favored savings vehicle availa-

ble to employees. Most people are aware of the triple tax savings feature of HSA. Money goes in pre-tax, grows tax deferred when saving for the future, and comes out tax free If, the money is spent on eligible medical expenses. If the account holder stays healthy, then withdrawals in retirement are taxed like ordinary income, however any withdrawals that are used for eligible medical expenses are tax free! Depending on the tax situation in retirement, that will be a very valuable asset! Another distinct advantage of HSA is that there is no RMD, required minimum distribution, as with traditional 401(k)s. forcing retirees to pay taxes on that money. That should also be considered in any legitimate long-term financial wellness conversation especially to those that intend to maximize their contributions to HSA during their working career for current tax savings. In the future as HSA popularity continues to grow, balances in retirement can and will be significant. Because HSA can only be funded if coupled with an HDHP, the tax savings alone is a significant factor making HDHP and HSA a better choice for health insurance shoppers.

There is no denying that many data points need to be considered when developing a medical insurance plan strategy for your client’s employees. Deciding on a health insurance plan is a difficult decision for everyone. Let’s make sure that employees see the clearest picture possible of the future so that this most important decision is made under the best possible circumstances.

Steve Messer has been associated with worksite benefits as a benefits broker, sales representative, and sales manager for over 25 years. His passion for employee benefits is to help employers remove the mystery in their employee benefits package and ensure they realize the greatest ROI possible for their healthcare dollars.



Come and join STAHU for a day of education and a weekend of fun in the SUN



SEPTEMBER 9, 10, 11

9/9/20 Golf / 11AM
9/10/20 Sunset Bay Cruise 7PM
9/11/20 Medicare Summit 8AM
9/12/20 YOUR TOES IN THE WATER



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For more details coming soon

IT'S HAPPENING NEAR YOU



First Annual NAHU LEADERSHIP SUMMIT

Day-long leadership summit for chapter leaders

- Learn about the process
- Experience the tools
- Network with leaders



Space is limited so you must pre-register.

SAVE THE DATE

JUNE 27, 2020, 8:00 am – 3:00 PM

Hyatt Regency Chicago

Reg fee: \$100



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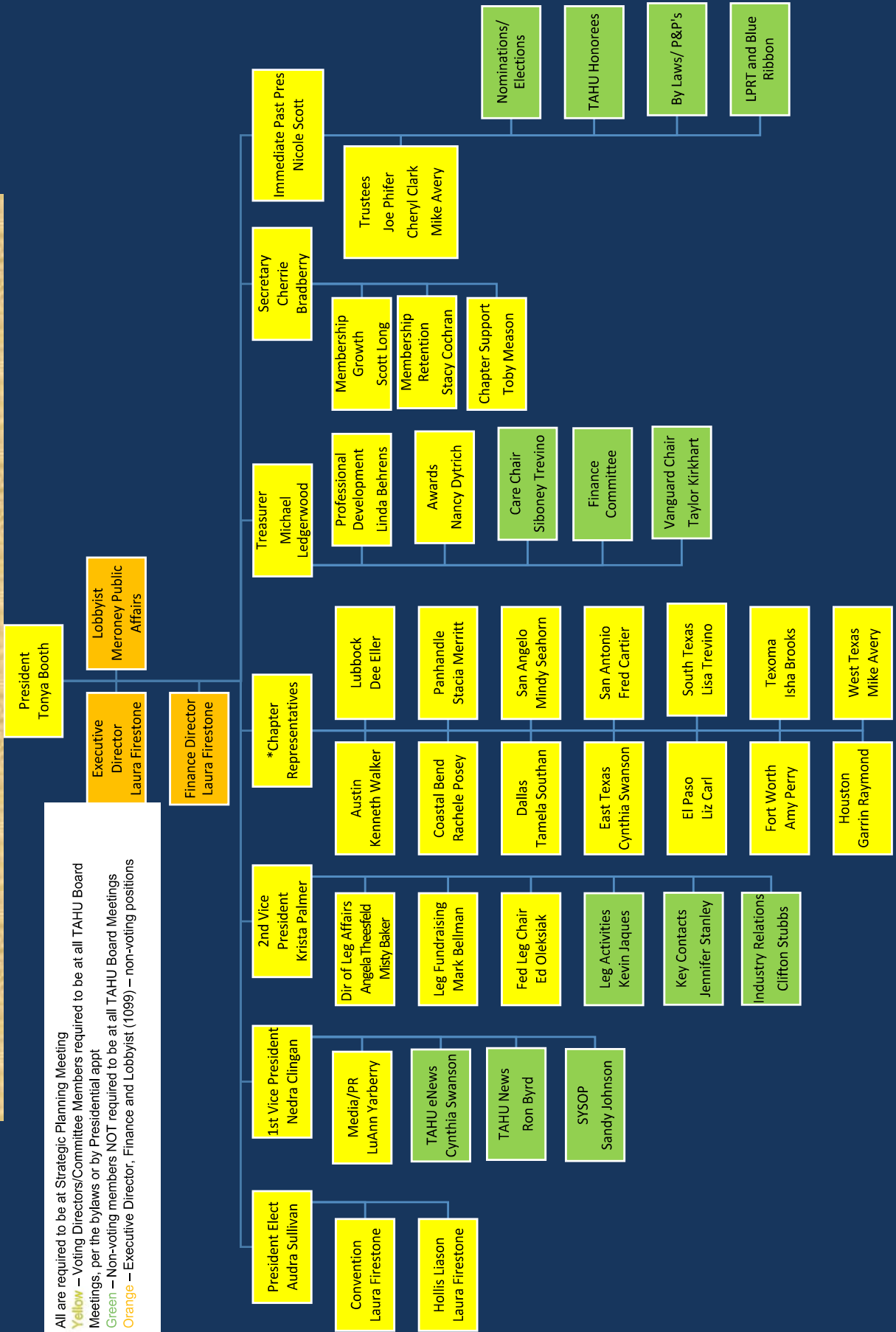
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TAHU 2019-2020 Board of Directors

TAHU 2019-2020 Board of Directors

Updated: 1/21/20

All are required to be at Strategic Planning Meeting
Yellow – Voting Directors/Committee Members required to be at all TAHU Board Meetings, per the bylaws or by Presidential appt.
Green – Non-voting members NOT required to be at all TAHU Board Meetings
Orange – Executive Director, Finance and Lobbyist (1099) – non-voting positions



TAHU PAC ? Texas First!

By Mark Bellman, TAHUPAC Chair

Thanks to your response to my pleas of “Texas First!” over the last year, support for the TAHUPAC has grown significantly. 88% of our State Board supports the TAHU PAC! We now have 100% TAHU PAC participation by both our Legislative Council and our Trustees. 92% of our Committee Chairs are TAHU PAC contributors, 86% of our Executive Committee contributes, and 80% of our Chapter Presidents support the TAHU PAC. Of our fourteen (14) chapters across the state, three (3) Chapter Boards have more than two-thirds of their members participating (Austin, Fort Worth and Coastal Bend). Four more chapters have higher than 50% of their Boards supporting TAHUPAC (Houston, Dallas, East Texas, and Lubbock).

This increase in support means that the TAHU PAC can give significant financial support to local TEXAS candidates’ political campaigns. Our goal is to help Texas lawmakers who support TAHU’s values, understand our industry and do the hard work on our issues in Austin. This fall we were able to make contributions to nineteen (19) Texas legislators around the state involving seven different TAHU Chapters. These folks worked hard on our issues, authored historic legislation on issues like surprise billing and drug pricing transparency, and chaired technical committees that take years of experience on which to develop expertise.

Even better, we engaged a record number of TAHU members to participate in the delivery of our TAHU PAC donations. In the process, our members met with State Representatives, Senators and on up to the Lieutenant Governor of Texas. These opportunities will help us develop relationships at a local level that our legislators will remember the next time they are called upon to vote on our issues. Our lobbyists are developing a full engagement plan that all chapters will be able to use starting in 2020 to guide them with their future engagements and take our legislative engagement to the next level.

But we still have work to do. Only 51% of our Local Chapter leaders are TAHU PAC members. And seven (7) of our chapters have less than 50% engagement of their Boards. This represents a waste of our statewide association’s best strength: the engagement of our members at the local level, each of whom is a constituent for an elected official. We must improve these numbers in order to continue our upward trend of support for the TAHU PAC.

As a reminder, what does your TAHUPAC donation buy? Texas Legislative Successes, including...

1. A robust and exciting group of speakers and meetings with policyholders ever session at our Day At the Capitol in Austin!
2. Authority for TDI to apply for two waivers of the ACA;
3. Prohibition on balance billing!
4. A new hi/lo arbitration process to resolve our customers’ balance billing problem;
5. Increased access to telemedicine products for our clients;
6. Improved formulary disclosure for our customers;
7. Required licensure, registration and transparency of freestanding ERs;
8. Increased enforcement of false advertising and price gouging by freestanding ERs;
9. Mental health parity for our customers;
10. Market flexibility on short term health plans;
11. Coverage mandates including Hearing Aid, Cochlear implants, digital mammography, Rx drugs;
12. Improved searchability of provider directories for our clients & more prompt updating;
13. Fewer policyholder hassles for preauthorization requirements;
14. Prescription drug co-share improvements;

(Obamacare - continued from page 26)
the entire law becomes unworkable. The federal government cannot order private citizens to purchase subpar insurance that they don't want, and I look forward to finally settling the matter before the U.S. Supreme Court," said Texas Attorney General Ken Paxton, a Republican.

Trump has said he supports a prohibition on private insurance companies denying coverage to people with pre-existing medical conditions - a provision contained in Obamacare - even as his administration has urged courts to invalidate it. The Justice Department did not immediately respond to a request seeking comment.

CHIEF JUSTICE IN THE SPOTLIGHT

The Supreme Court has a 5-4 conservative majority that includes two justices appointed by Trump. In 2012, it ruled 5-4 to uphold Obamacare. All five justices in the majority in that case - four liberals and conservative Chief Justice John Roberts - remain on the court. For the law to be struck down this time, Roberts likely would have to reverse course and join the other conservatives.

Obamacare has helped roughly 20 million Americans obtain medical insurance either through government programs or through policies from private insurers made available in Obamacare marketplaces. Republican opponents have called the law an unwarranted intervention by government in health insurance markets.

The law was signed by Obama in 2010 over strenuous Republican opposition.

In the lawsuit led by Texas, O'Connor ruled that the entire law was unconstitutional. The 5th Circuit, while agreeing with O'Connor about the individual mandate, sent the case back to him for reconsideration on whether any parts of Obamacare could be salvaged. The Supreme Court will now decide the issue.

In the 2012 case, the Supreme Court upheld most Obamacare provisions including the individual mandate, which required people to obtain insurance or pay a financial penalty. The court defined this penalty as a tax and thus found the law permissible under the Constitution's provision empowering Congress to levy taxes.

In 2017, Trump signed into law tax legislation passed by a Republican-led Congress that eliminated the financial penalty under the individual mandate, which gave rise to the Republican lawsuit. The tax law meant the individual mandate could no longer be interpreted as a tax provision and is therefore unlawful, the Republican challengers argued. Trump's administration supported the legal challenge although it has suggested that not all Obamacare provisions need to be struck down. The administration had urged the Supreme Court not to take up the appeal because the 5th Circuit decision was not final.



NAHU's 2020 Annual Convention in Chicago, from June 27-30, promises to be the most innovative, productive and fun meeting you've ever attended.

Click below to see more information on the event, including the Preliminary Agenda & Venue information.

[FIND OUT MORE](#)

A promotional graphic for the 'First Annual NAHU Leadership Summit'. It features the NAHU logo on the left. The text reads: 'First Annual NAHU LEADERSHIP SUMMIT', 'Day-long leadership summit for chapter leaders', and a bulleted list: 'Learn about the process', 'Experience the tools', and 'Network with leaders'. There is a small photo of a group of people. At the bottom, it says: 'Space is limited so you must pre-register.', 'SAVE THE DATE', 'JUNE 27, 2020, 8:00 am - 3:00 PM', 'Hyatt Regency Chicago', and 'Reg fee: \$100'.



PAC / Legislative fund Contribution Form

Two Ways to Contribute

TAHU Political Action Committee (TAHUPAC): Fund designated to contribute to state legislators

Legislative Fund (Leg Fund): Fund to defray costs of legislative activities

Contribution Levels

- Diamond \$1,200 (\$100/ Month)
- Ruby: \$600 (\$50/Month)
- Platinum: \$300 (\$25/Month)
- Gold: \$150 (\$12.50/ Month)
- Other _____

Contribution Splits

- 100% PAC
- 100% Legislative Fund
- 50% Each
- Other Split PAC ____ % Leg ____ %

Who Are You?

Name _____ Local Chapter _____
 Employer _____ Occupation _____
 Address _____ City _____ Zip _____
 Office _____ Cell _____ E-mail _____

Method of Contribution

Banks Draft: Preferred Method

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

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

Credit Card and PayPal: Must be at least \$12.50/month or more

Please charge my contribution monthly in the amount of \$ _____ to my credit card/PayPal Acct. as follows:

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Cardholder Name _____ Cardholder Address _____

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One Time Donation

I have attached a check payable to TAHU for the selected level and direction (Leg/PAC)

Mail To: TAHU. P.O. Box 266682, Houston Texas 77207 or fax to 844-274-3238 or e-mail to admin@TAHU.org

TAHU'S 2020 Legislative Fund and TAHUPAC Contributors

3/1/19 - 2/29/20

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Austin AHU	Austin	Diamond	Adams, Carla	San Antonio	Gold	Ott, Rick	Coastal Bend	Gold
Barrera, Rolando	Coastal Bend	Diamond	Ahlquist, Neldia	Houston	Gold	Pancerz, Claire	Dallas	Gold
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Cartier, Fred	San Antonio	Ruby	Blankenship, Dirk	Houston	Gold	Potter, Amanda (Leg F	West Texas	Gold
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Firestone, Laura	Fort Worth	Platinum	Foster, Christal	Dallas	Gold	Bouie, Kimberly	Houston	Silver
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Fristoe, Kelly	Texoma	Platinum	Gilbert, Debra	Dallas	Gold	Callaway, Gae	Coastal Bend	Silver
Hayes, Judith	West Texas	Platinum	Gonzales, Theresa	South Texas	Gold	Fowler, Eric	Austin	Silver
Johnson, Eric	Fort Worth	Platinum	Gonzalez, Carlos	South Texas	Gold	Graves, Catherine	Houston	Silver
Johnson, Sandy	San Antonio	Platinum	Goodman, Cindy	Dallas	Gold	Grossman, Michael	San Antonio	Silver
Keel, Ben	Houston	Platinum	Grogan, Wayne	Fort Worth	Gold	Hoffman, Rick	Austin	Silver
Kelly, Renee	Austin	Platinum	Hamilton, Leawhine	Fort Worth	Gold	Middleton, Jo	Houston	Silver
Ledgerwood, Michael	Houston	Platinum	Hebert, Laura	Coastal Bend	Gold	Oehrlein, Randy	Austin	Silver
Lee, Susan	Houston	Platinum	Helms, Scott	Fort Worth	Gold	Oleksiak, Ed	Dallas	Silver
Merritt, Stacey	Houston	Platinum	Hoffman, Crystal	Houston	Gold	Price, Dana	Fort Worth	Silver
Morrow, Todd	Austin	Platinum	Irwin, Maria	Austin	Gold	Rasmussen, Reid	Dallas	Silver
Petit, Jan	San Angelo	Platinum	Jaques, Kevin	Austin	Gold	Yantis, Gail	Austin	Silver
Pleasants, Jennifer	Coastal Bend	Platinum	Jones, Jamie	Houston	Gold	York, Claude	N/M	Silver
Posey, Rachele	Coastal Bend	Platinum	Keathley, Bryan	Fort Worth	Gold	Diamond	\$1,200 +	\$100 Mo
Prewitt, David	Fort Worth	Platinum	Kessel, Rudy	East TX	Gold	Ruby	\$600+	\$50 Mo
Reaves, Jack	Dallas	Platinum	Kirkhart, Taylor	Dallas	Gold	Platinum	\$300+	\$25 Mo
Rios-Carl, Elizabeth	El Paso	Platinum	Knight, Jack	Panhandle	Gold	Gold	\$150+	\$12.50 Mo
Robertson, Jessica	San Antonio	Platinum	Lawlis, Rita	Lubbock	Gold	Silver	<\$150	
Rolf, Rita	Dallas	Platinum	Le, Duong	Fort Worth	Gold			
Scott, Nicole	San Antonio	Platinum	Lee, Diane	Coastal Bend	Gold			
Shamberger, Ross	Lubbock	Platinum	Long, Scott	Houston	Gold			
Simmang, Michael	Austin	Platinum	Lopez, Melissa	San Antonio	Gold			
Smith, Mike	Fort Worth	Platinum	Martin, Patricia	Houston	Gold			
Splawn, W. Craig	Houston	Platinum	Martin, Ted	San Antonio	Gold			
Spragins, Jackie	Texoma	Platinum	Meason, Toby	Panhandle	Gold			
Theesfeld, Angela	San Antonio	Platinum	Miller, D'Ann	East TX	Gold			
Thurmond, Mark	Houston	Platinum	Montoya, Jacob	Lubbock	Gold			
Trebing, Louanne	Dallas	Platinum	Muir, Don	Houston	Gold			
Walker, Kenneth	Austin	Platinum	Naylor, Candice	Panhandle	Gold			
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