

Spring 2022

The Official Publication of the Texas Association of Health Underwriters

Vol. 31, No. 3

TAHU Magazine

Don't Stop Me Now!

TAHU Annual Conference

April 27 - 29, 2022 / Fort Worth Hilton

Off-Season Medicare Summit April 26, 2022

TAHU Secretary Election 2022-23; See page 18 for candidate info



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STAHU CHAPTER

**A Tribute to
Eva Fomalont**

Eva Fomalont passed away

last month after treatment for cancer. Eva, of Albuquerque, New Mexico, who served as NAHU president in 2002, was only the second woman elected to that role. Preceding her presidency, she served as president of New Mexico AHU.

Eva had a way of “mothering” all who knew her, and also enjoyed educating people about her Greek heritage and traditions.

Eva arrived in New Mexico after living in New Jersey, quickly settled into the Land of Enchantment, and eventually found her way to NAHU. She served as vice president of sales for BenefitSource of Albuquerque, and was named to the board of directors for New Mexico Health Insurance Exchange and beWellnm.

She was also a 52-year member of the Daughters of Penelope, an

educational and philanthropic organization, and served as the organization’s grand president 2017 and 2018.

I’m fortunate enough to be able to tell a personal Eva story: I celebrated Greek Easter Sunday one year with Eva and her family in New Mexico. The food was out of this world, and you can bet Eva kept my plate full!

And speaking of food, sitting next to Eva at any kind of luncheon or dinner was not advised: If you finished your meal before she did, she would always say, “I’m full, and you’re a growing boy, so you can you finish this for me.” And she wouldn’t take ‘no’ for an answer! I learned over the years to let her choose her seat at the table first; then I’d scout a seat that was close enough for me to hear her stories, but far enough for me to avoid the extra meal!

Eva was a trailblazer. I didn’t know her personally when she took the presidential seat in 2003, but anyone who remembers that time frame shares stories of her lead-



ership. Eva knew how to get the job done, for certain. She also could cut a rug; I will miss watching her move around the dance floor at NMAHU and NAHU events!

To me, Eva will remain a legend. In retrospect, I should have taken the chair next to her more often.



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NEDRA CLINGAN - TAHU PRESIDENT



While Punxsutawney Phil predicted six more weeks of winter, we're already looking forward to spring and warmer weather!

In January, many of our members made their way to Austin for the annual Day at the Capitol. What a great event put on by the Legislative

Council and spearheaded by Fred Cartier and his DATC committee. We enjoyed wonderful speakers and a room full of supporting sponsors who provided great updates on their organizations. The night before the event, our local Austin chapter hosted us for a night of socializing and fundraising for the TAHU Admin Fund.

As April and our annual convention grow closer, we hope you're making plans to attend! You can look forward to another great lineup of speakers and activities you won't want to miss.

Has your new Ethics-3 requirement been met? If not, on Friday morning of the conference, we'll offer a fun,

engaging CE course to help you check that box. Online registration is open, so please register today. Also, a few sponsorship spots are still open – but they're going quickly, so don't delay if you want your company to be represented!

Do you have a student who will be going off to college in the fall? If so, consider having them apply for the Ken Martin Scholarship from the TAHU Honorees Fund. Both my girls were recipients of this scholarship, and it was amazing to see their hard work recognized by the association.

In addition, if you have continued your own professional development with a NAHU certification, we have scholarships for you as well through the Hollis Roberson



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Scholarship fund, also through the Honorees Fund!

For more information, please visit www.tahu.org.

See you in April in FW!



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MERONEY MEMO / SPRING 2022



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Gov. Greg Abbott won his Republican primary outright Tuesday, capping a year when he faced vocal challengers from his right. While largely expected, the decisive victory allows Abbott to fully focus on the general election, where he will face Democrat Beto O'Rourke.

Abbott garnered 66%, according to unofficial results. His closest competitor was former Texas GOP Chair Allen West with 12%. O'Rourke cruised to victory in his primary, with over 90% of the vote from Democrats. He celebrated the win with a rally in Fort Worth, the seat of the traditionally red county, Tarrant, that he flipped in his 2018 U.S. Senate campaign.

Abbott's primary had been much more competitive than O'Rourke's, even if the election night carried little suspense. The third-place finisher, Don Huffines, conceded within an hour after polls closed.

For months, Abbott's primary opponents hounded him over his response to the coronavirus pandemic, criticizing his executive orders in its early stages — which included a statewide mask mandate and business shutdowns — and

alleging he had not fought hard enough against local mandates. They also accused Abbott of not doing enough to secure the Texas-Mexico border, even as he combated illegal immigration with unprecedented steps for a governor.



Polling long gave Abbott a wide lead over his challengers, though the primary continued to attract attention because it seemed at times that Abbott was governing in response to the criticism from his right. For example, in October, Abbott issued a ban on all COVID-19 vaccine mandates, including by private businesses, even though his office had previously said they should be able to decide on their own.

Still, Abbott publicly ignored his primary opposition, and his campaign dismissed the idea that the governor was tacking right because of them.

In the race for Lt. Governor, two-term incumbent Dan Patrick (R) also easily won his primary, getting nearly 75% of the vote.

Despite an endorsement from former President Donald Trump, Texas Attorney General Ken Paxton

failed to garner enough Republican support in Tuesday's GOP primary to avoid a runoff. The embattled incumbent, under indictment since 2015 and facing an FBI probe into how he runs his office, will face Land Commissioner George P. Bush, scion of a political dynasty, in a May 24 runoff.

Paxton, the two-term incumbent, boasted the largest campaign war chest. But in a field of four candidates, he was unable to secure more than 50% of the vote, setting him up on the defensive in the biggest fight of his political life.

Former Texas Supreme Court Justice Eva Guzman and Bush were neck and neck throughout Tuesday evening, but Bush was able to pull ahead as election day results were tallied. U.S. Rep. Louie Gohmert of Tyler trailed them for much of the night.

In the first primary election after lawmakers redrew their political maps, the makeup of the Texas Legislature is on track to almost perfectly match the design of its top leaders.

Almost all of the preferred candidates of Republican Lt. Gov. Patrick and House Speaker Dade Phelan nabbed enough votes to avoid runoffs and head into the November general election. And nearly all sitting House and Senate members seeking to return to the Texas Capitol kept their seats.

Those winners will head to a general election season that is expected to feature fewer competitive races than in recent years, because the districts have been reshaped to preserve a Republican majority and protect incumbents.

In the Senate, Patrick scored his biggest victory of the night with Kevin Sparks winning the Republican candidacy for the Panhandle region, Senate District 31. Because no Democrat is running in the election, Sparks' win Tuesday will grant him a seat in 2023.

Patrick threw his weight behind Sparks in the race to replace state Sen. Kel Seliger, a retiring Amarillo Republican who has long been a thorn in the Senate leader's side and was known for being a key swing vote. Last year, Seliger suspected Patrick was attempting to manipulate the drawing of the state's new political maps to favor Sparks over him.

In the lower chamber, Phelan saw several people on his leadership team in position to bat away challenges. The primaries were the first to happen since Phelan took over as speaker, and his campaign spent

hundreds of thousands of dollars assisting Republican members who had primary opposition.

The speaker had a lot riding on the campaign of state Rep. Ryan Guillen, a veteran Rio Grande Valley lawmaker and committee chair who joined the GOP in November after nearly two decades as a House Democrat.

Guillen narrowly avoided a runoff with Michael Monreal, who calls himself, "a Republican by conviction, not by convenience." During the campaign, Monreal hit Guillen for opposing legislation last year — while he was still a Democrat — to restrict the teaching of so-called critical race theory, among other GOP priorities over the years. Guillen is the House Resolutions Calendars Committee chair.

Phelan fought hard for Guillen during the primary, seeking to send the message that newcomers and crossovers to the party would be welcomed by voters.

Three Texas House representatives endorsed by Patrick in their attempts to move to the Senate also emerged victorious.

State Rep. Phil King, R-Weatherford, handily won his race to challenge Democratic state Sen. Beverly Powell in November to represent Senate District 10 in North Texas. A legal challenge to the newly drawn SD-10 argued Texas lawmakers intentionally discriminated against voters of color in the redistricting process last year, but a federal three-judge panel denied a request to block the new map from being used in the primary election. The district has been heavily reconfig-

ured to favor Republican candidates. For the heavily Republican Senate District 12, which stretches from north Dallas

County to the northwest, state Rep. Tan Parker, R-Flower Mound, also easily won his party's nomination.

(see Meroney's Memo, page 23)



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How to escape from a house fire



Older adults have a higher risk than their younger counterparts of dying in a house fire. But taking precautions can save lives.

The U.S. Fire Administration shares tips. [\(watch video\)](#)

Make a plan and practice it.

Map out your plan. Mark the exits and determine where you'll meet when you get outside. Call 911 from a safe place -- and don't go back inside!

Ensure every family member knows the plan.

Assign someone to help young children and older family members. Tell children not to hide under a bed, in a closet, or in a bathroom. They have to get out and stay out!

Know two ways out of every room.

Smoke and heat rise. Crawl on the floor to avoid high heat and toxic fumes. If smoke or fire block an exit, use a window or another route. If you have burglar bars, make sure they have a quick-release mechanism.

Check doors before you open them.

Look for smoke around the frame. Feel the door with the back of your hand. If it's hot, there's probably a fire on the other side. Try another way out. Even if it's cool, there could still be a fire. Open the door a little with your head down and face turned away. Close doors behind you to slow the fire's spread.

Have a plan for upper stories.

Don't use elevators—fire can disable them and trap you. If you live in a high-rise, find the fire escape and know how to use it. On the first floor, go out windows feet-first. Don't go out a window any higher than one story except as a last resort. If you must go out a second-story window, grab the ledge and let yourself hang down as close to the ground as possible, then drop.

Make practice fun.

Have a fire exit drill and get everyone in your home involved, including children. Have someone watch the drill and time it. Practice with an exit blocked or add challenges you might see in a real fire. Practice the plan until it's automatic for everyone.

Keep smoke alarms ready.

Test smoke alarms every month. Make sure you have one on every floor, in hallways outside sleeping areas, and in each bedroom. Change smoke-alarm batteries twice a year, or buy 10-year batteries. Replace alarms more than 10 years old. Consider getting models with voice alerts and carbon-monoxide alarms.

TDI adds nonprofit ag health plans to dispute resolution rules

TDI adopts amendments to the rules for Out-of-Network Claim Dispute Resolution and Disclosures by Out-of-Network Providers to include health benefit plans offered by nonprofit agriculture organizations, as authorized by House Bill 3924, 87th Legislature, 2021.

View [the adoption order](#) (PDF) for the full text.

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[Register Here](#)

SAVE THE DATE

 **TAHU Annual Conference**
April 27-29, 2022
Fort Worth Hilton

Key Contacts: Time to Relaunch

By Jennifer Stanley
Regional Compliance Consultant - Employee Benefits
Aleragroup

**Sidebar: I'm speaking only from my experience as DAHU's legislative chair for several CapCon/DATC cycles and TAHU's key contacts chair for the past two-ish years. Other local chapters and states may do things differently, and in a seemingly more organized way. However, Texas is a big state, and DAHU has the extra obstacle of coordinating with FWAHU and ETAHU.*



Setting the Stage

Every February and every other January, Texas AHU members make the journey to DC or Austin or both. The expectations are as high as the energy surrounding the events. In general, the process looks something like this: The local legislation chair herds the volunteers and coordinates or facilitates scheduling appointments, meetings are set and held with legislators or their staffers, talking points are provided, and parting words are, “We will follow up soon.”

The process is frantic, frustrating, and fun-ish. The meeting happens, but “soon” never comes.

The one variable that seems to change is the poor legislative chair, who is thrown into the mix without quite understanding the goings-on or the directions given. They are simply trying to survive the spattering of emails coming from all sides until “soon” comes, and that can't be “soon” enough!

Presenting a Solution

TAHU has a solution to end the madness. It's called the Key Contacts Program. You've heard about it. You may have even received emails from KeyContacts@tahu.org.

TAHU's strategic goals outline that the Key Contacts Program will initiate at least one quarterly “touch.”

Notice that I'm not drawing a distinction between federal and state. Most don't know the difference, so why make it harder? Let's just focus on the process and apply it equally. The point is that at least 75% of the contacts should be made in your home district.

Unfortunately, the Key Contacts Program is experiencing a failure to launch. And this failure perpetuates the frantic, frustrating, and not-so-fun annual cycle. Blame falls on legislative chairs, or legislative chairs feel set up for failure. Neither of those outcomes is desirable.

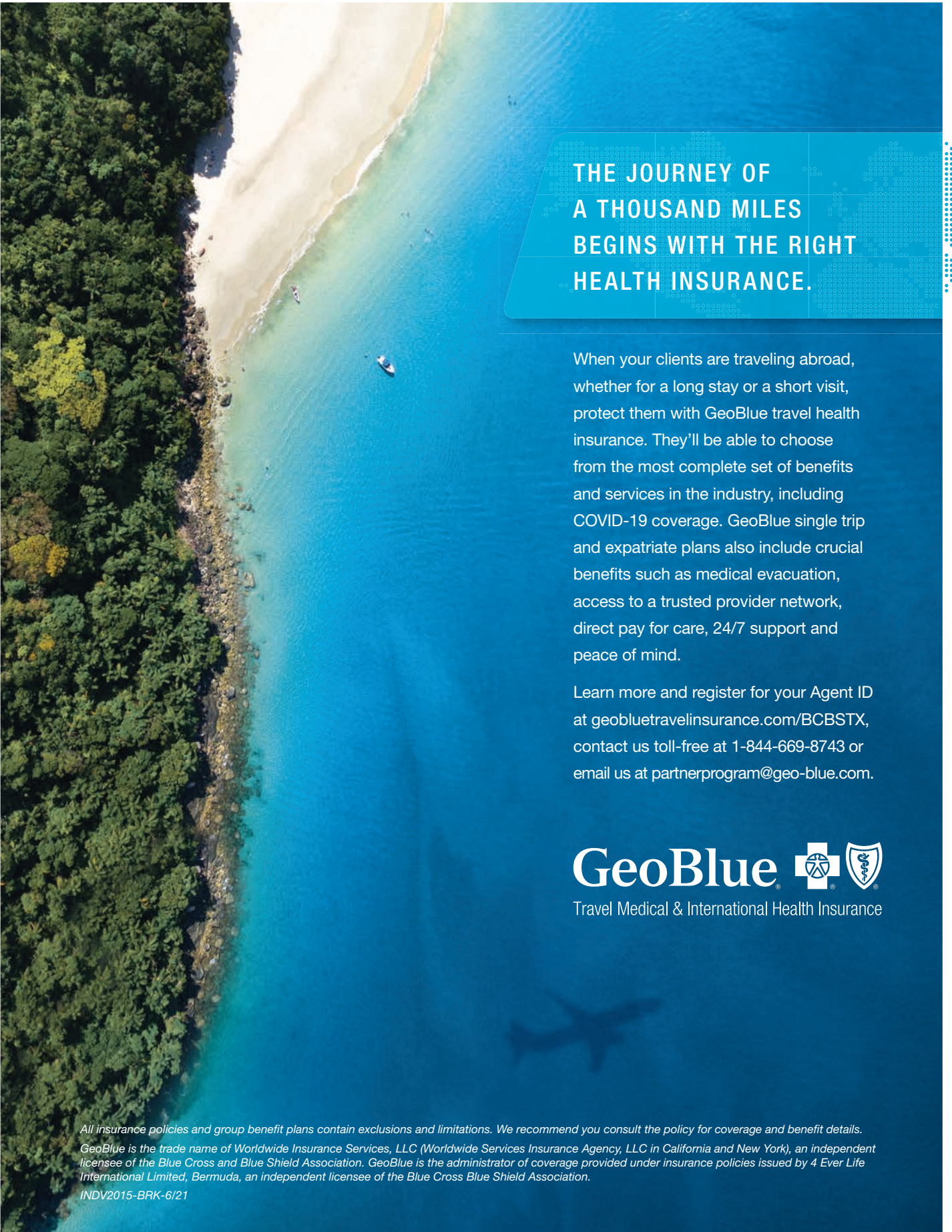
Providing Clarification & Job Descriptions

The Key Contacts Program is bottom-up by design. The only way this works is if the key contact does the “work” and does it consistently.

Key Contact Responsibilities

- Email [Key Contacts](#) in your [Who Represents Me](#) screenshot. The districts changed, so the information we've collected previously needs to be updated.
- Go to your legislators' home pages and subscribe to their newsletters and/or events.
- If there's an event you can attend, go. Take a friend, too.
- Work the room, making sure to

(see Key Contacts on page 14)



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INDV2015-BRK-6/21

(Key Contacts continued from page 12)

meet the staffers.

- * Don't forget the photo opportunity.
 - * Rita Rolf discovered that "work" meant going to McMansions, dinking their wine, and rubbing shoulders with fairly normal people.
 - * Deliver a PAC check.
- Invite a candidate or legislator to attend your meetings.
 - Document your experience by reporting back to your legislative or key contacts chair.

Supporting Roles' Responsibilities

The local legislative chair or key contacts chair, your TAHU key contacts chair (me), the legislative council, and the Meroneys are here to support, encourage, nudge, and document.

- During monthly chapter legislative calls, the local legislative chair reports the contacts YOU made and the legislators invited to YOUR meeting.
- TAHU Key contacts chair updates the database for both state and federal touches.
 - * The TAHU key contacts chair is ultimately responsible for apprising the board on the success or failure in satisfying the specific strategic planning goal. If you've had touches, email KeyContacts@tahu.org and let us know! The program's success is measured on this data.

Key Takeaways for the Key Contacts Program

The bottom line is that it's not the legislative chairs' duties to set appointments in Austin, DC, Lubbock, Waxahachie, Richardson, or wherever George's Exes Live in Texas. Legislative chairs are not de facto key contacts at large.

The key contact is you. You are the constituent who should be top of mind for a legislator to call (contact) when there is something industry-related (key) coming down the pike or calling for a vote. You live in your district, serve your community, and are an expert in your industry. You are the one who, on a quarterly basis, sets appointments, makes contacts, and reports back to your legislative chair.

Let's launch in March with post-CapCon appointments. I will send a Key Contacts Program zoom invitation to discuss next steps. The meeting will be recorded and available – unless I do a terrible job. Then, I'll delete it and try again!



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One has your vote, one will be

TAHU President 2027

Meet the

Candidates for TAHU 2022-23 Secretary



Cliff Stubbs



Carla Adams



Cliff Stubbs

Business Experience

Cliff entered the insurance industry in 2005 as a second career after leaving an airline position. Relocating to Texas, he built an agency with his partner that was focused on Medicare and more than 65 ancillary products. The agency included captive and independent agents, as well as a call center.

In 2007, Cliff and his partner sold the agency to Benefitport Southwest and were instrumental in building their senior division before the acquisition by BenefitMall in 2008.

At BenefitMall, Cliff built a sales territory of 500+ brokers in a 13-state territory and consistently exceeded company sales goals year over year. Cliff joined HealthMarkets in 2015 as a regional sales director.

During his time at HealthMarkets, Cliff worked with a national captive team of 1,500 agents and helped them grow their Medicare business by 70 percent in the first two years. Additionally, he helped develop a national independent broker channel of 1,500 agents under the Excelsior brand.

Currently, Cliff is the owner of Rhythm Insurance Agency and building his block of business and broker team.

Carla Adams

Business Experience

Carla Adams is an experienced benefits professional with a passion for compliance and innovative benefits strategy. Carla served as a benefits broker for more than a decade prior to becoming a third-party administrator in service to brokers across Texas. Currently serving as director of benefit services for iSolved, an award-winning provider of human capital management, compliance and benefits services, she continues her efforts to bring best-in-class compliance and benefit solutions to the broker community.

Carla is a proud supporter of the National Association of Health Underwriters (NAHU). As a member, she has served in numerous positions at the local, state, and national levels. She served two terms as president for the San Antonio chapter, and has served on the National Legislative Council and working groups. Currently, she serves as director of federal legislation for the Texas Association of Health Underwriters.

In 2019, NAHU honored Carla with the William G. Wetzel Excellence in Public Speaking award for keeping brokers informed on complex benefits-related issues.

Cliff Stubbs

Association Involvement:

Cliff has been a member of NAHU since 2007 and has served on the FWAHU board since 2012 in various roles, including legislative chair, golf chair, and PAC chair. Cliff was elected to the FWAHU EC in 2014 and ascended to president in 2017. He is currently on the FWAHU board as the golf and PAC chair. He also has been part of the TAHU board since 2017, serving in various roles including legislative funding co-chair and industry relations chair.

Personal:

Cliff lives in Dallas with his wife and daughter. Growing up in Denver, he has lived in various parts of the country, from California to New York. He enjoys travel, watching his daughter play softball, and playing drums for the Southern Couch Band.

Why I'm running for Secretary

"Simply put, I'm running for TAHU Secretary to give back to an association that has helped me grow personally and professionally," Cliff says.

"During the past 15 years I have made friends that are like family and gained a network of professionals that have helped me during my career.

"I have been serving my local chapter since 2012 and the state since 2017. I am now at a point in my life that I have the time and experience to take on an EC leadership role.

"My goal is to continue the good work our association has done throughout the years and find new ways to connect and recruit the next generation of agents to the TAHU family."



Carla Adams

Association Involvement:

"I became a member of NAHU at the urging of a fellow member, whom I worked for at the time. She shared what an impact the association had made on her career and would on mine as well. I began to see that through service of the association, I could have an impact on the industry at large. Shortly thereafter, I attended my first Capitol Conference and was forever hooked."

Personal:

Carla has been married to her husband for 26 years. They have three children and two furbabies that Carla reports may be more spoiled than the children!

Why I'm running for Secretary

"I am running for TAHU secretary because I firmly believe in the mission of this association, and I believe that future sustainability and growth of the association is tied to members just like you and me, doing our part to make certain the next generation benefits from the tremendous influence of NAHU and TAHU," Carla says.

"My vision for TAHU includes sustainable succession plans and support for our local chapters. Our local chapters are the lifeblood of our association, and it is imperative that we keep them strong. I believe there are several opportunities to develop sharing of best practices among chapters and support models for struggling chapters.

"I look forward to serving alongside other great Texans who see a bright future for our industry and see the importance of service toward our shared goals."



Hollis Roberson Scholarship - Due 3/31/22

HOLLIS ROBERSON SCHOLARSHIP FOR ENHANCED PROFESSIONAL DEVELOPMENT

Hollis Roberson, CLU, FMLI, RHU was truly a Texas legend whose accomplishments would fill many volumes. He worked tirelessly in the insurance industry for 34 years. His work with the Texas Association of Health Underwriters is memorialized in the awarding of the top honor of TAHU - The Hollis Roberson Award. Because of Hollis' support of all forms of professional development, the Hollis Roberson Scholarship for Enhanced Professional Development was established to help Texas Association of Health Underwriters members who have earned NAHU's Designations or Certifications. The scholarship goal is for the recipient to continue in the health insurance industry, ensuring the future of the industry.

Selection will be made without regard to the applicant's race, color, ethnic origin, religious belief, gender, marital status or physical handicap, in accordance with Title IX of the Education Amendments, and with Section 504 of the Rehabilitation Act 011973.

Submission of completed application and all documentation required under the guidelines below should be sent to Hollis Roberson Scholarship, TAHU Honorees Corporation, 312 North Avenue East, Suite 5, Cranford, NJ 07016.

- Applicant must be a member of NAHU and TAHU
- Scholarship will be in the form of a reimbursement for the cost of taking a NAHU certification course, at an amount of 50% of course cost, to a maximum of \$200 per course. There is a lifetime maximum of 3 scholarships per member for Certifications. Passing each course is required.
- A second Scholarship can be received in addition to the three above in the amount of \$500 for achieving the designation of Registered Employee Benefits Consultant (REBC) from NAHU.
- Eligibility year will be based on calendar year. Completed application(s) must be received by March 31st of the following year. I.E., scholarship applied for time period 01-01-2021 through 12-31-2021 must be received by 3-31-2022.
- One application per course is required. All applications must include receipt of payment and proof of passage of the Certification course. For REBC, receipt for cost and proof of earning the designation from NAHU must be included. Passage of Course and/or Earning Designation date must be within the time period allotted for both Certifications and Designation.

Application

Name: _____ Signature: _____ Date: _____

Address: _____

Telephone: _____ Email: _____

Local Chapter: _____

NAHU Certification or Designation Applying for:

Please attach receipt of payment and proof of passage. Proof of passage must include date of completion for Certifications and date of earning for Designations.



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Why You Should Offer The New Benefit to Attract Top Employees

Submitted by Renee Kelly - Ameritas

Across the country, businesses in every industry are facing the difficult task of not just hiring but keeping talented employees. Although there isn't a magical formula to solve recruitment and retention problems, there are effective strategies businesses can employ. Consider these reasons why you should offer a student loan repayment benefit to attract top employees.

Employment Challenge

Employees leave jobs for many reasons, but often it's because they receive a better job offer. Given the thousands of job openings, workers have many options. In most industries, job turnover is 12 to 15 percent.

Create an Engaged Employee Experience

Competition for talented workers is fierce. Nationwide, employers spend billions to retain and recruit employees, especially for specialized positions. Tackling this problem requires an innovative strategy to keep employees engaged in their work by improving employee benefits and experiences.

For most employees, work is more than a job. They want to work for employers that show they care, and value their employees by providing appropriate compensation and appealing benefits that meet employees' needs.

The New Benefit Employees Want:

Student Loan Assistance

Traditional medical, dental and vision benefits are expected in employee benefits packages. For many workers, the next important benefit is student loan repayment assistance, along with a college savings plan. About 70 percent of college students are graduating with student loan debt, with many owing at least \$35,000.

With student loan repayment programs, employers make payments against an employee's student debt to help lessen the loan amount. This is an easy option to add to employee benefits packages. It's as simple as determining the employees who are eligible for the benefit and the contribution amount for each worker during the calendar year.

Benefits Vs. A Bonus

Historically, many employers have offered a bonus paycheck to recognize employee contributions or as a signing bonus for new hires, especially for jobs that are difficult to fill. However, many employers are now offering a student loan assistance benefit.

Ease Financial Anxiety

Employees are anxious about finances. They spend multiple hours during the workday worrying about how they will meet their financial commitments. Some employees are foregoing major life events, such as buying a car or getting married, to pay off their loans.

Employees report that having a student loan assistance benefit would help ease concerns so that they can focus on their work. An American Student Assistance study showed that 86 percent of employees, aged 22 to 33, would be willing to commit five years of their career to a company that helps them pay down student debt.

Attracting Employees, Keeping Them Engaged

In a survey of recent college students working full time, 57 percent indicated that the financial pressure of student loans impacts their work productivity. In this study, about 23 percent said they'd give up some benefits for help with student loan payments. Over 50 percent said they would consider a salary cut if that same amount were applied to their student loan debt.

College Savings Option

Older employees also are asking for tuition payment programs, such as 529 plans, the help pay tuition and student loan payments for their college-aged children. Due to the rising costs of higher education, many college students reach student loan limits sooner than previous generations. Parents are stepping in to help cover costs, making the college savings plan benefits a popular choice.

This is a reprint from the TAHU Magazine - Fall 2017



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(Please note: The following is reprinted from TurboTax.intuit.com.)

PayPal and Venmo Taxes: What You Need to Know About P2P Platforms

Written by a TurboTax Expert • Reviewed by a TurboTax CPA

With the increased use of mobile payment apps, you may wonder — how do these apps affect your taxes? Here's what you need to know to use these tools effectively for yourself or your business.

Individuals and small businesses alike have adopted peer-to-peer (P2P) payment apps to make convenient mobile money transfers. Whether it's splitting the restaurant bill with your friends or collecting payment for your restaurant or small business, you've likely been using PayPal and Venmo more than you expected to even a few years ago.

The convenience and simplicity of these payment methods have stimulated widespread adoption, but are there PayPal or Venmo taxes you should be aware of?

Using P2P platforms for business

Originally, platforms such as PayPal and Stripe were designed as online payment solutions for businesses. PayPal, as one example, gives users the option to set up both business and personal accounts. Later, Venmo (which is owned by PayPal) came on the scene, but it didn't allow for business use initially. That changed in 2016 when Venmo began allowing some businesses to accept Venmo for payment.



Tax implications of using P2P apps

If you use one of these apps for your business, here are some of the PayPal and Venmo tax considerations to keep in mind.

Reporting income

People sending money back and forth for their share of dinner don't have to worry about reporting such payments on their tax returns. However, the moment you begin accepting business payments on a P2P platform, you're responsible for reporting those earnings. P2P payment platforms, including PayPal, Venmo, Stripe, and others, are required to provide information to the IRS about customers who receive payments for the sale of goods and services through those platforms.

However, the threshold for reporting those payments is high. P2P platforms are required to report gross payments received for sellers who receive

- over \$20,000 in gross payment volume
- over 200 separate payments in a calendar year

If you cross that threshold, the platform will send Form 1099-K to you and the IRS for that year early in the following year. But, even if you don't receive a 1099-K, you're still required to report any taxable income you receive through these platforms on your income tax return. *Under the American Rescue Plan, changes were made to Form 1099-K reporting requirements for third-party payment networks like Venmo and Cash App that process credit/debit card payments or electronic payment transfers. The change begins with transactions starting January 2022, so it doesn't impact 2021 taxes. Beginning with tax year 2022 if someone receives payment for goods and services through a third-party payment network, their income will be reported on Form 1099-K if \$600 or more was processed as opposed to the current Form 1099-K reporting requirement of 200 transactions and \$20,000. This change could impact people working in the gig economy, online sellers, independent contractors, and other self-employed business owners.*

Due diligence

If you receive some or even all of your business income through a P2P payment platform, it is best to set up a business account. Otherwise, your business and personal transactions will be intermingled, making

(see Venmo page 22)

(Venmo, continued from page 21)

it tougher to separate business and personal payments.

Keep detailed records of your total income earned from all sources during the year for accurate tax reporting. QuickBooks Self-Employed is a good option that integrates with all of the major mobile payment platforms.

If you do receive a 1099-K at year-end, you can use your accounting records to ensure the income reported to the IRS on your behalf is correct. But even if you don't receive a 1099, the income still needs to be reported on your tax return. Tracking it outside of the P2P platform will ensure that you have the information necessary to report all of your income on the right forms.

Substantiating expenses

For any business, it's important to keep detailed records of the costs related to the production of income. This includes any payments made through P2P platforms, as well as other business expenses — another issue P2P app users face.

For IRS purposes, using a P2P payment platform is similar to paying cash, which the IRS considers to be an unsubstantiated transaction. Business owners need to have additional documentation — such as invoices, receipts, or expense reports — to support the business purpose of payments made through a P2P platform.

For example, a business might pay its janitorial crew through Ven-

mo for legitimate office cleaning expenses. But for IRS purposes, a Venmo time-stamped transaction alone does not supply sufficient information to substantiate a business expense.

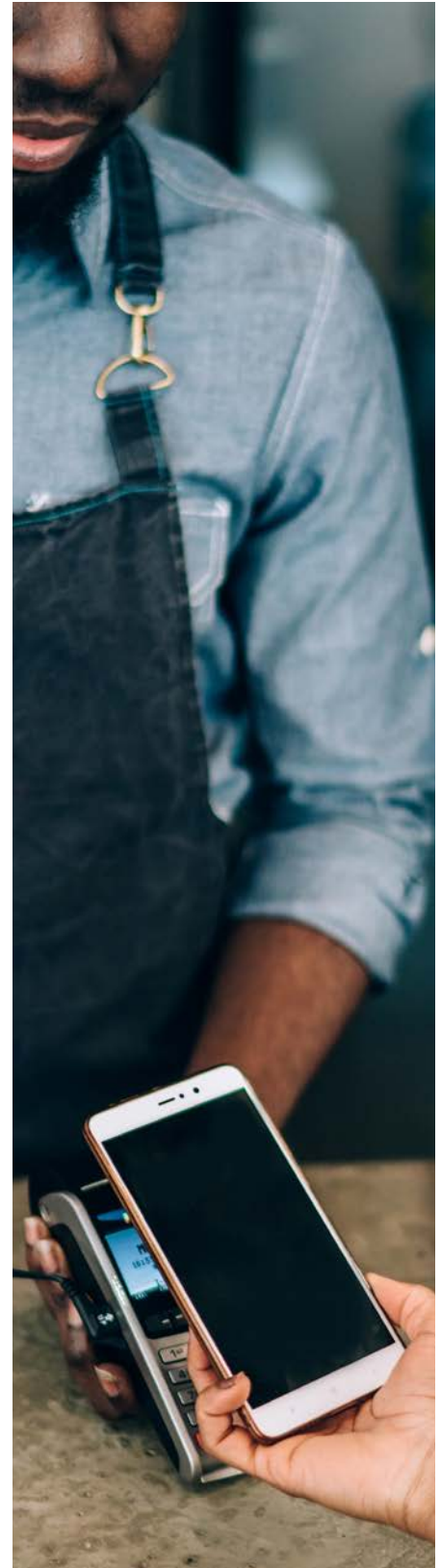
- If you pay business expense with Venmo, PayPal, or another P2P platform, make sure you have an invoice from your contractor or get a receipt from the vendor.
- This documentation should include the amount paid and a description of the business expense.
- This will ensure that you have the right backup information for your deductions if the IRS ever questions the legitimacy of your expense.

Keep in mind, as a business owner, any payments made to you through a P2P app are still subject to IRS Form 1099 reporting rules and will need to be properly accounted for. From the IRS's perspective, business income collected through a P2P app is no different from any other transaction that goes through a traditional bank account. Businesses are still required to report any payments received through Venmo and PayPal as taxable income when filing taxes.

If you use PayPal, Venmo, or other P2P platforms for business, save time with effortless expense tracking year-round with QuickBooks Self-Employed which can easily import expenses into TurboTax Self-Employed during tax time.

TurboTax Self-Employed will ask you simple questions about your life and help you fill out all the right forms. Perfect for independent contractors and small businesses. We'll

search over 500 tax deductions to get you every dollar you deserve and help you uncover industry-specific deductions.



(Meroney's Memo, continued from page 9)

Current state Sen. Jane Nelson, R-Flower Mound, is retiring.

And state Rep. Mayes Middleton, R-Wallisville, won Senate District 11 on the Gulf Coast, which is represented by outgoing state Sen. Larry Taylor of Friendswood. With no Democrat running for the seat, Middleton's primary win cements his seat in the Senate chamber in 2023.

The only one of Patrick's top choices not on course to win the Republican candidacy outright was Pete Flores, a former state senator who was ousted from South Texas' Senate District 19 by a Democrat, state Sen. Roland Gutierrez, in 2020. Flores decided to throw his hat back

into the ring after lawmakers redrew his hometown of Pleasanton into a more Republican-friendly district, the new Senate District 24.

By early Wednesday, Flores was the top vote-getter in SD-24, but didn't get more than 50 percent. He is set to go up against fellow Republican Raul Reyes in a runoff election.

There will also be a runoff to fill retiring state Sen. Eddie Lucio Jr.'s seat in the Rio Grande Valley. Morgan LaMantia and Sara Stapleton-Barrera, who each received about a third of the primary election votes with nearly 90 percent of precincts reporting, will vie to replace the chamber's most conservative Democrat. State Rep. Alex Dominguez had received the third-

most votes, which would eliminate him from the runoff.

On the House side, several committee chairs facing challengers were expected to keep their seats.

State Rep. Stephanie Klick, a Fort Worth Republican who helmed the House Public Health Committee throughout the pandemic, was leading the early vote over opponents who attempted to capitalize on her failure to advance legislation to restrict what they call "gender modification," or gender-affirming care for transgender kids. Election day returns in Tarrant County were delayed due to technical issues. House chairs Richard Peña Raymond of Laredo and Harold Dutton

(see Meroney's Memo page 24)

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(Meroney's Memo, continued from page 23)

of Houston, both Democrats, also held leads in their primary races.

Voters also let incumbents who were not part of Phelan's leadership team stay another term, largely ignoring spirited attempts by opponents to unseat them.

State Rep. Reggie Smith, a Sherman Republican, easily fended off challenger Shelley Luther, the salon owner who became famous for refusing to shut down her business under COVID-19 restrictions. Luther, who unsuccessfully ran for state Senate in 2020, has become one of the loudest detractors of state Republican leadership — both Phelan and Gov. Greg Abbott — and her defeat would be especially satisfying to them.



State Rep. John Raney of College Station, whose district includes Texas A&M University, defeated a closely watched GOP primary challenge from John Harvey Slocum, the son of RC Slocum, the beloved former football coach at A&M.

Incumbent state Rep. David Spiller, R-Jacksboro, handily defeated three challengers in his North Texas district. They included Mark Middleton, who was among at least 63 Texans charged with various crimes during the Capitol insurrection on Jan. 6, 2021. There were no Democrats in the primary, which means Spiller, who took office after a

special election last February, will be returning to Austin for his first full term.

The Republican primary for the GOP-heavy Weatherford district left open by King was likely headed for a runoff between Dallas police union head Frederick Frazier and Paul Chabot. Frazier won endorsements from both Abbott and former President Donald Trump.

Although several sitting House members left their seats voluntarily to retire or run for other offices, a few appeared to be in danger of losing their posts or headed for runoffs.

Democratic state Rep. Art Fierro in El Paso lost his seat to fellow state Rep. Claudia Ordaz Perez after the two were

pitted against each other through redistricting.

Denton Republican state Rep. Lynn Stucky held a tiny lead against challenger Andy Hopper in a race that was too close to call early Wednesday.

Meanwhile, state Rep. Glenn Rogers, R-Graford, is headed to a runoff against Mike Olcott in the House District 60 race. State Rep. Phil Stephenson, R-Wharton, will face Stan Kitzman in the House District 85 runoff. And state Rep. Kyle Kacal, R-College Station, will also face a runoff, even though he received the most votes in the first round of voting.

Austin, Texas



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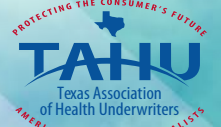
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Life After Death

Be Prepared for Those You Leave Behind

By Ron Byrd, TAHU Editor

TAHU and this publication are not legal tax advisers, and the following article should be construed as the opinion of the author only. If you have questions about this article's content, please discuss those questions with your tax attorney or CPA.

A few years ago, my father passed away. Suddenly, my siblings and I were faced with the reality of Dad's not having had his financial affairs in order.

Our father had been the vice chairman of a national insurance company, so when it came to his investments or life insurance, we had no worries.

However, when it came to his personal items, it was a different story. Dad had established his and our mother's will back in 1978 – but they had never updated it. And to compound the issue, the original copy of the will had been lost. All we had were random scanned pages.

As a result, my mother saw the home she had shared with my father go into probate, as did a checking account that was in my father's name only. After six months of legal wrangling, the house finally was transferred to my mother's name — but all the money in Dad's checking account, a sizable amount, ended up going to legal fees.

As a result of that experience, my siblings and I quickly moved to help my mother put her affairs in order so that money that was earned in the family business would remain there. Our having hired an excellent estate-planning attorney means she now rests a little more easily at night.

I recently came across the following article, and I sure wish I had seen it before my dad's passing. The recommendations don't apply to everyone in every state, so please seek advice from a local expert — but here's a place to start.

- Make sure all bank accounts have direct beneficiaries.
- Have a TOD -- Transfer on Death -- deed in place if you own a home. Completing this document and filing it with your county could save your family thousands of dollars. It allows you to transfer ownership of your home to your designee; they simply need to take their ID and your death certificate to the county government facility, and the deed to your home will be signed over.
- Create a living will, which allows you to put in writing your precise wishes for your healthcare should you not be able to communicate.
- Assign durable power of attorney. This allows a designee to make legal decisions for you if you are unable to communicate.
- Similarly, assigning power of attorney for healthcare allows a designee to make healthcare decisions on your behalf.
- Make sure you have a last will and testament in place to designate how your assets and personal belongings will be allocated.
- A funeral-planning declaration will allow you to make your wishes known around a service, burial/cremation, etc.

If the documents above have been completed, your family may be able to avoid probate. If the documents have not been completed:

- Have your attorney open an account for your estate at your bank, and all money that doesn't have direct beneficiaries will go into that account.
- Your attorney also must publicize your passing in the local newspaper of record so that anyone who feels you owe them money or assets can make a claim on your property.

Other recommendations:

- Make a list of all banks and account numbers, all in-

vestment institutions with account numbers, credit cards, utility accounts, and other creditors. Leave clear instructions as to how and when these accounts are paid – online, via check, etc.

- Ensure family members know where your life-insurance policies are located.
- Make sure at least one person in the family knows your phone password, Apple or Google ID and passwords, and bank-account logins and passwords.
- Ensure you have titles for all vehicles, and that someone in your family knows where they are.
- Also, make sure at least one person knows your passwords to any Social Media accounts so those can be shut down.

One of my best friends through high school recently saw his mother pass away. Shortly thereafter, I received a friend-request from one of her social media accounts, as well as a request from the account of a classmate who had passed away. To prevent impostors from assuming your identity after your death, designate on each social media platform you use who should have access to your account after you pass away. Each platform makes this process easy.

Most importantly, talk with those closest to you and make your wishes known. Designate an executor, and make sure that person is aware of and agrees with that decision. Also, make sure those close to you whom you didn't choose as an executor understand why you chose someone else. Direct conversations can go a long way toward preventing hurt feelings.

I hope these recommendations help you start a conversation with those closest to you. I encourage all my friends and family members to be prepared – and make things easier for those you leave behind.



Chapter Talkin'

Dallas

Jennifer Stanley - President

dahu.org



April 20, 10A-3P: Financial Health in the Workplace Workshop

The pandemic was a health crisis that became a financial crisis. As stewards for our clients' physical health, the pandemic has taught us that we must also play a role in ensuring our clients' financial health. This is why Louis Harbour, CFP, is bridging the gap between financial health and wellness in our first-ever Financial Health in the Workplace Workshop. We will feature four speakers on topics relating to financial health in the workplace, lifestyle and estate planning, and financial literacy. Contact Louis for sponsorship opportunities.

Saturday, May 7, is DAHU Derby Day benefiting the Texas Therapeutic Riding Center. DAHU is teaming up with Texas TRC for an afternoon of family fun ending with the famous Kentucky Derby projected on the big screen. The world's best barbecue is coming all the way from the Big O (The Odessa Chuck Wagon Gang) to feed family and friends. Meet the horses that provide assistance and enjoyment to veterans and children with physical disabilities.

We will also host an auction and other activities for everyone of all ages. If you want to contribute time, auction items, sponsorships, or physical labor, let us know!

Chapter Talkin'

LoneStar

Denise Villagran- President
lonestarahu.org



Greetings from the virtual world of the Lone Star Virtual Chapter. The new year has begun, and we hosted Gentry Lynn for our virtual program in February. On March 8, we will be hosting Olivia Ash, Esq., with Compliance Dashboard. She will present a one-hour CE, *HIPAA Business Associates & Agreements Simplified*. In April, we will present Carla Adams with iSolved, who will offer a one-hour CE on Ethics. (Yes, one hour; we are now required to complete three Ethics hours per licensing cycle. Check out our website to learn more and to register.)

Three members from the Lone Star Virtual Chapter attended Day at the Capitol: Mike Avery, Toby Meason and yours truly. Dee Eller also attended, and serves on the TAHU board. Even though there was no legislative session, the programs were very interesting. Our lobbyists, The Meroneys, provided insight as to legislative races taking place, changes to expect, and the need for voting in the primary. Marcy Buckner came in from NAHU in Washington to share insight about activities on the Hill, possible changes that could occur in key states, and direction on setting appointments on the Hill given newly imposed safety restrictions. I will be representing our chapter in Washington and will report when I return.

Mike Avery is working with Danny Koch to finalize a two-day road show in west and north Texas. Once details are confirmed, an eblast will be sent, and details will be posted to our website.

Our calendar of upcoming events will be posted on our website upon completion, and I will continue to share with AHU presidents around the state.



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South Texas Hector Gracia- President stahu.org



In 2018, our association implemented an initiative called: **#STAHUGivesBack.**

As incoming president, I pledged to uphold that initiative to promote growth. Correspondingly, on the radar for the coming year are aggressive growth plans shrouded in free CEs and tangible added-value experiences for South Texas Association of Health Underwriters members.

If there is one thing the pandemic taught me about membership, it's that member retention requires due diligence — and the process of growth is no different.

With that in mind, we will kick off the month of March with a member meeting and mixer in Brownsville, Texas, and will invite candidates for local government office to meet some of their constituents. Because our association spans several counties from South Padre Island to Laredo, our board will host consecutive mixers to attract different attendees and community leaders for each county. We are not simply a bunch of licensed insurance agents, but rather an association of insurance professionals, and we want to spread that message with the hope of welcoming members who work in all aspects of the industry.

In May, South Texas AHU will host its Day of Education. Our theme is scholastic achievement-inspired and will include some old-fashioned, college-spirited fun. Our planning committee is working to select presenters for five continuing-education hours. Attendees are invited to wear their favorite university shirts, team jerseys, or other collegiate attire.



After “class” is dismissed, attendees can enjoy our VIP area at McAllen’s famous University Draft House on U.S. Highway 83 and participate in games and raffles hosted by our sponsors, as well as food, cocktails or “mocktails,” music, and some surprises! We’ll highlight our event details to include special acknowledgment of our sponsors in gratitude for their contributions, and you can find regular updates on our website, Facebook page, and newsletter.

All members in attendance will receive five CEs at no cost. Why no-cost CEs, you might ask? Inflation is a reality, and some of our

clients have been forced to cut expenses, such as ancillary insurance, just to make ends meet — and decisions such as those can result in lost commissions. STAHU believes that as prices continue to rise in 2022, we need to stay focused on delivering real-time, tangible value for those dues we collect monthly. Non-members are welcome to join us for a nominal fee of \$50, and if they sign up for membership at registration, we will waive that fee.

At South Texas AHU, we are proud of our association and what it offers. Our **#STAHUGivesBack** initiative is working; it paves the way for retention and growth, and it’s helping us build morale in our community. Agent happiness translates into motivated selling — and that’s a win for all of us.



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Avery, Wendy	Dallas	Platinum	Dytrich, Nancy	Austin	Gold	Scott, Matthew	Houston	Gold
Berry, Ernest	Lubbock	Platinum	Elliott-Harmon, Patti	Coastal Bend	Gold	Sherman, Joe	East TX	Gold
Blair, Mary Ann	East TX	Platinum	Eller, Darla	LoneStar	Gold	Smith, Craig	East TX	Gold
Bolden, Michael	West Texas	Platinum	Ellis, Tom	El Paso	Gold	Smith, Judy	Coastal Bend	Gold
Brooks, Isha	Texoma	Platinum	Evans, Mike	Lubbock	Gold	Snyder, Stephen	Dallas	Gold
Buffum, Ron	Austin	Platinum	Farabee, David	Texoma	Gold	Stair, B. Gene	Austin	Gold
Butler, Allison	Panhandle	Platinum	Ferfuson Kathy	San Antonio	Gold	Stanley, Jennifer	Dallas	Gold
Chalif, Yun	Dallas	Platinum	Ford, Holley	Austin	Gold	Stockstill, Beckie	Houston	Gold
Cochran, Stacy	Fort Worth	Platinum	Foster Christal	Dallas	Gold	Stubbs, Clifton	Fort Worth	Gold
Cook, David	Texoma	Platinum	Frances, Laura	Dallas	Gold	Sullivan, Audra	Fort Worth	Gold
Cottar, Tom	Houston	Platinum	Gilbert Debra	Dallas	Gold	Swanson, Cynthia	East TX	Gold
Debler, John	Coastal Bend	Platinum	Gonzales, Theresa	South Texas	Gold	Sypert, Steve	Lubbock	Gold
DeLeon, Rachele	N/M	Platinum	Gonzalez, Carlos	South Texas	Gold	Theesfeld Angela	South Texas	Gold
Foster, Kim	Dallas	Platinum	Goodman, Cindy	Dallas	Gold	Thorne, Roblyn	Austin	Gold
Fristoe, Kelly	Texoma	Platinum	Garcia, Hector	South Texas	Gold	Tolle, Kathy	Dallas	Gold
Hayes Judith	West Texas	Platinum	Grogan, Wayne	Fort Worth	Gold	Trevino, Siboney	Houston	Gold
Jaramillo, Pete	South Texas	Platinum	Hamilton, Leawhine	Fort Worth	Gold	Trevino, Lisa	South Texas	Gold
Johnson, Eric	Fort Worth	Platinum	Hamm, Phillip	Houston	Gold	Trevino, Victoria	Austin	Gold
Johnson, Sandy	San Antonio	Platinum	Hebert, Laura	Coastal Bend	Gold	Vasquez Ramirez, Val	San Antonio	Gold
Keel, Ben	Houston	Platinum	Hedberg, Eric	Houston	Gold	Waldron, Gary	Dallas	Gold
Kelly, Renee	Austin	Platinum	Herrington Phyllis	Coastal Bend	Gold	Wallace, Kasey	Houston	Gold
Ledgerwood, Michael	Houston	Platinum	Hoffman, Crystal	Houston	Gold	Wallin, Johnny	Fort Worth	Gold
Lee, Susan	Houston	Platinum	Holloway, Ryan	Fort Worth	Gold	Wild Trei	Dallas	Gold
Morrow, Todd	Austin	Platinum	Irwin, Maria	Austin	Gold	Willingham, Sean	San Antonio	Gold
Petit, Jan	San Angelo	Platinum	Jaques, Kevin	Austin	Gold	Ybarra, Valeria	Coastal Bend	Gold
Pleasants, Jennifer	Coastal Bend	Platinum	Jones, Jamie	Houston	Gold	Young, Peter	Coastal Bend	Gold
Rios-Carl, Elizabeth	El Paso	Platinum	Keathley, Bryan	Fort Worth	Gold	Zesch, Bobby	Lone Star	Gold
Rolf, Rita	Dallas	Platinum	Kirkhart, Taylor	Dallas	Gold	Barrera, Leo	Coastal Bend	Silver
Scott, Nicole	San Antonio	Platinum	Knight, Jack	Panhandle	Gold	Bouie, Mamberly	Houston	Silver
Simmang, Michael	Austin	Platinum	Lawlis, Rita	Lubbock	Gold	Brattelli Wendy	East TX	Silver
Smith, Mike	Fort Worth	Platinum	Le, Duong	Fort Worth	Gold	Grossman Michael	San Antonio	Silver
Splawn, W. Craig	Houston	Platinum	Leal, Gary	Houston	Gold	Lowery, Katie	Coastal Bend	Silver
Spragins, Jackie	Texoma	Platinum	Lee, Diane	Coastal Bend	Gold	Meroney, Shannon	NM	Silver
Trebing, C. Louanne	Dallas	Platinum	Long, Scott	Houston	Gold	Oleksiak, ED	Dallas	Silver
Walker, Kenneth	Austin	Platinum	Lopez, Melissa	San Antonio	Gold	Opgenorth Stephanie	Austin	Silver
York, Melanie	Fort Worth	Platinum	Martin, Patricia	Houston	Gold	Rasmussen, Reid	Austin	Silver
Adams, Carla	San Antonio	Gold	Meason, Toby	Panhandle	Gold	Diamond	\$1,200 +	\$100 Mo
Ahlquist, Neldia	Houston	Gold	Miller, D'Ann	East TX	Gold	Ruby	\$600+	\$50 Mo
Antongiovanni, Joanna	San Antonio	Gold	Moore Schuyler	Coastal Bend	Gold	Platinum	\$300+	\$25 Mo
Bentley, Beau	East Texas	Gold	Muir, Don	Houston	Gold	Gold	\$150+	\$12.50
Block, Howard	Houston	Gold	Naylor, Candice	Panhandle	Gold	Silver	<\$150	

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