

The Official Publication of the Texas Association of Health Underwriters

Vol. 30, No. 4

# TAHU Magazine

Summer 2021

*TAHU'S NEW*  
**PRESIDENT**

*Nedra  
Clingan*





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**RON BYRD**  
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## Welcome to TAHU's 2021 State Convention

I can't remember the last time I was this excited to get back to classroom education! When I heard that TAHU was going to host an in-person state convention July 20-22, I could barely contain my enthusiasm. I don't know what excited me more: the prospect of traveling for business, learning more about my profession, or seeing everyone in person. I'm going with the latter.

When it was announced that the convention was a "go," Nedra Clinigan and the convention committee jumped into action, working many hours to plan for the event in Austin while ensuring COVID protocols were in place. While hours of man- and woman-power were being poured into the event, 50 corporate sponsorships also became a reality! Clearly, people are ready to get back in the game.

The schedule is packed: two-and-a-half days filled with some of the best events we've seen in a long time!

It's also exciting to be in this brand-new Marriot in downtown Austin, as everything is set up first-class for

this welcome-back event.

As we all know, though, TAHU is much more than just a membership or a social gathering: It's a means of continually enhancing the expertise that individuals and employers count on from us.

We take our profession seriously, so we depend in part on TAHU to sharpen our knowledge base. The best learning happens when we can collaborate, so this convention is an important event for all of us.

This past spring, I was able to attend the CBAHU Education Day, and I hadn't seen so many smiling faces since ... well, before COVID! I made the trip to San Antonio for



their first event since lockdown. We met at the Chicken N Pickle, where we are, drank, and learned to play pickleball. What a rush!

Enjoy this convention as there are so many things to take part in.

Make sure you don't miss the following:

- TAHUPAC legislative luncheon
- NAHU Update from President Eugene Starks
- Compliance, and carrier panel discussions
- Legislative discussion
- Vanguard reception
- Presentation by Michael Gorton, CEO and founder of Teladoc
- NAHU CEO (and Texas native) Janet Trautwein on "What to

Expect in Washington"

- Breakout sessions with 5 CE Hours
- President's Reception
- General session with keynote speaker Kelly Donahoe
- The main event: the Hollis Roberson Awards Dinner!

Plus, don't forget to visit with more than 50 corporate sponsors in the exhibit hall. During COVID, many of these carriers took the time to revamp or develop new products, so come see what they have to offer your clients.

Lastly, keep an eye on [TAHU.org](http://TAHU.org) and all that we have to offer. With the next round of major elections coming up in 2022 there will be plenty to talk about.

TAHU, it's more than just an Association. Have a great Convention!

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AUDRA SULLIVAN - IMMEDIATE PAST PRESIDENT



Wow!

What an amazing year this has been! I am so very honored to have been your President this last year and want to thank each and every TAHU Board member for making me

look good! The Association could not have accomplished everything we did without the dedicated Board Members.

This year brought us a new Executive Director, Jaffe Communications, a Medicare Chair, and the first NAHU Virtual Chapter in the country! To say the least, we accomplished so much during the pandemic and ice storm of the century.

I want to congratulate Nedra Clingan on being your next President. She has already

shown great leadership and her year will be amazing.

So again, thank you membership for allowing me to be your President this year!



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## Hello TAHU Family!

I am so excited about the new year ahead of us and hopeful we can get back to “normal” or at least a new normal. Many of you are reading this at the annual conference in Austin and I hope you are as excited as I am to be in person after a year and half of virtual meetings.

This year’s conference is jammed packed with awesome keynote speakers and an exhibit hall filled with sponsors and exhibitors as excited to be in person as we are.

I personally want to thank all our sponsors and exhibitors for their contribution to our conference. Without their support, this event would not be possible. So please go by their booths and say hello.

This year’s Hollis dinner will be unique as we get the opportunity to recognize two years’ worth of chapter accomplishments along with this year’s Hollis recipient. It’s the TAHU Prom you don’t want to miss!

The theme of the conference and the upcoming year is the Power of One.

At the time, almost two years ago when I chose this theme, I didn’t realize the journey we would all be going through in the coming year. I envisioned the theme to encompass our members as one voice, to promote our mission in informing and protecting the consumer, as well as our vision to protect the future of consumer healthcare financing through education and advocacy.

## NEDRA CLINGAN - TAHU PRESIDENT

After this last year and half, I also see the theme showcasing our strength as we have all worked from home and still got the job done!!

I am looking forward to a year of new beginnings and continuing the great work that has already been started.

The state board is already hard at work on several projects for the new year. We set goals at the strategic planning meeting that include working on the three main events we have every year, DATC, Annual Convention and the Medicare Summit.

Last year’s Medicare summit was an amazing success and we heard you loud and clear that you want more! Day at the Capitol will be back in Austin this coming January so be on the lookout for more details soon.

Have you signed up to be a Key Contact for TAHU? This coming year we expect lots of activities for our Key Contacts, and you don’t want to miss out.



Although we are just wrapping up the annual conference in Austin, Krista Palmer and her committee are already hard at work on next year’s conference in Fort Worth. Each member of the state board puts in countless hours to make sure this association provides you, our members, the benefits, and resources you want, but we need your feedback. If there is something you



would like to see different or new, please reach out and let us know.

I hope to meet you all in person over the next year at a local or state event but in the meantime, I am just a phone call away!

## NAHU ANNOUNCES 2021 AWARDS

- STATE WEBSITE AWARD
- FWAHU - LOCAL WEBSITE AWARD
- REGION OF EXCELLENCE AWARD
- LANDMARK AWARD FOR LARGE CHAPTER
- TEXAS WEST - HIGHEST RETENTION RATE
- COASTAL BEND - GAIN CONTEST, SMALL CHAPTER OVERALL WINNER

CONGRATULATIONS TAHU!



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# A NEW ERA BEGINS NEDRA CLINGAN

## TAHU'S NEW PRESIDENT

On July 1, 2021, TAHU welcomed its newest President, Nedra Clingan, who has worked over the past year setting up TAHU's first in-person State Convention since 2019.

Nedra has been a member of TAHU/NAHU for a number of years, and in 2017 she made the decision to run for TAHU Secretary, knowing this would send her through the State Board chairs, leading her to the President position.

As Nedra's year begins, we wanted to take the time for everyone to get to know Nedra.

### ***Tell us about your early life. . .***

I was born and raised in San Antonio, Texas, where most of my family still lives. My dad was in law enforcement and my Mom was an executive admin assistant for a dairy company. I remember many fond memories of cold milk after school at her office where they had milk for all employees to enjoy! I have one older brother, Buddy. We were an animal family with many kinds of animals growing up including dogs, cats, snakes, ferrets, and birds.

### ***Your family . . .***

My husband, David and I have been married for 23 years with two beautiful daughters, Sara and

Britney, and one handsome grandson, Lincoln. We have a multi-generational house where both girls still live with us and my 90-year-old grandma lives with us too. We have 3 dogs, Maddox, a Boerbel mastiff, Luca Bear, a Frenchie, and Bailey, a Boston Terrier.

### ***Schooling. . .***

After graduating from Marshall High School, I went to Our Lady of the Lake University for a year. After meeting my husband David, I took some time off school when we started a family. I went back to school at the University of the Incarnate Word in their ADCaP program (Adult Degree Completion Program) graduating in 2008, Summa Cum Laude with a bachelor's in business administration management. This is something I am very proud of as I was working full-time and raising the family while going to school at night and on the weekends.

### ***Your work experience. . .***

I currently work for UnitedHealthcare in the Central Texas market as an Account Executive partnering with brokers on new business groups in the mid-market space. Prior to my time at UHC, I worked for Renaissance Life & Health for 2.5 years, Humana for 12 years (6 of them in Corpus Christi), CNA Insurance for 4.5 years, and Provi-

dent Life & Health for 1 year.

### ***Why the Insurance Industry and when started. . .***

Like many of you, I got into the industry by happenstance. I started working temporarily in a HR department for a mid-size company. During my time at this company, I assisted with the benefits renewal and open enrollment. I got to know our insurance representatives and soon got an opportunity to go work for Provident Life & Accident with Mike Conti.

### ***Why did I join TAHU. . .***

During my time at CNA Insurance, my prior boss/mentor, Wayne Malzone advised me to get involved with Health Underwriters and not just join but get on the board, so that's what I did. I started in the San Antonio chapter as the newsletter chair and stayed on the board until I moved. In 2006, I moved to Corpus Christi and joined the chapter and board right away and was elected President in 2008. I returned home to San Antonio in 2013 and re-joined the chapter, serving as President in 2015.

I am often asked why I have been so active in the association and the answer is simple. TAHU is a part of my family. As with any family, there must be both give and take. There have been many times both  
***see Nedra page 28***

## MERONEY MEMO / JUNE 2021

### The Snovidpocalypse Session Edition



SHANNON & MIKE MERONEY,  
MERONEY PUBLIC AFFAIRS  
Texas Lobbyists for TAHU

On Monday, May 31, 2021, at 3:51 p.m., the Texas Legislature adjourned what most Capitol regulars agree was the hardest and most divisive on record. The Republicans' list of conservative political priorities was more aggressive than usual and the Democrats knew they didn't have the numbers to stop them. Rather than trying to reach across party lines to pass key bills, the Senate opted to lower the threshold of votes necessary to bring a bill up for debate. They lowered it to the exact number of recently elected Republicans in the Senate.

COVID was still raging when the session began and the safety precautions made it doubly difficult to have the usual conversations and negotiations necessary to craft strong legislation. The state's budget was hampered by a down economy that had been paralyzed by the pandemic for the previous nine months. And schools all over the state were in chaos, using a myriad of virtual learning and safety techniques in an attempt to deliver some amount of education to our youth. Our Governor's frequent use of Executive Orders to manage controversial issues

during the pandemic had earned him criticism from both sides of the aisle. And just when we thought it couldn't get any worse, winter storm Uri happened, plunging large areas of the state into a frozen blackout that lasted for days and even weeks in some places. Since Texas has always maintained its own power grid independently of other states, there was no one else to blame for the mistakes that resulted in our grid's failure. Lives were lost and property damage was in the billions. This created a need to find answers, place blame and legislate change to prevent it from happening again. This issue along with the budget woes and pandemic problems created an environment where it was difficult for run-of-the-mill health care bills to see the light of day.

After Democrats failed to deliver on the campaign promise to "Take the House," the Republicans started this session with a feeling of empowerment. They had retained their majority in both the House and Senate and all statewide offices. This year is a redistricting year, meaning the Legislature must redraw the borders of every federal and state office election district to ensure appropriate representation of all Texans according to the updated census numbers. While the law has specific parameters to ensure the minority voices are not excluded, the political party in power still has a strong ability to draw the lines in ways that benefit them. This means that those

in power during redistricting will likely stay in power for another 10 years.

So the Republicans took the opportunity to focus on issues important to their voter base - passing legislation like the "Heartbeat Bill" which bans abortions after a fetal heartbeat can be detected (usually six weeks), allowing permitless carry of handguns, prohibiting critical race theory discussion in schools and other high-priority conservative issues. As is typical, several significant bills were still moving in the final days of session. After overcoming the threat of a filibuster, the Senate started its business on the final Saturday at 1:00 pm and concluded it at 6:23. In the morning. They stayed up so late to pass Senate Bill 7 - the GOP's answer to voter fraud. This left the House one day to pass the bill, which they took



up late Sunday night. With a hard stop of midnight to beat, House Democrats quietly drifted out of the chamber, taking their voting keys with them. They eventually broke quorum, killing Senate Bill 7 the only way they could and leaving no time left in the session for anyone

to revive it. That move also left several other priority bills to die, still in need of action on the final day lawmakers could pass legislation. Gov. Abbott’s priority proposal that would have made it harder for people arrested to bond out of jail without cash was conspicuously on that list.

Then came the fallout. Lt. Gov. Dan Patrick blamed Speaker Dade Phelan – a fourth-term state representative from Beaumont in his first session as House speaker - for “poor clock management.” And after three of his priorities died in the House the previous week, Lt. Gov. Patrick called for a special session to revive the proposals: a) banning transgender student athletes from playing on teams that correspond with their gender identity; b) banning taxpayer-funded lobbying; and c) punishing social media companies for “censoring” Texans based on their political viewpoints.

So mid-afternoon on the session’s final day, Gov. Abbott posted on social media that he would soon veto the section of the state budget that funds the Legislature, citing “no pay for those who abandon their responsibilities.” He issued that veto on Friday, June 18, effectively making September 1st the last day all legislators and staff can be paid since the state’s current budget technically expires August 31. This essentially requires a special session before then to rectify the problem, conveniently offering an opportunity to resolve other unfinished business as well.

Calling the election security bill’s failure “deeply disappointing,” Abbott quickly made clear he would

call a special session to get it passed. Most observers anticipate he’ll add another priority – bail reform – to the special session call later this summer. And it’s widely expected Gov. Abbott will call a second special session to accomplish redistricting since the federal census data used for that process was delayed by months. Abbott said he would also add spending negotiations to the agenda, charging legislators with allocating an additional \$16 billion in federal coronavirus relief funds when they return to Austin.

Even without the passage of those issues, most Texas Republicans declared this legislative session the most conservative in the state’s recent history. The time spent on partisan issues, pandemic solutions, and responses to the Winter Storm resulted in the number of healthcare and health insurance bills being fewer and less significant than in usual years. Even so, many important legislative changes were made. We hope to see you at TAHU’s Annual Conference this summer in Austin where we will present a detailed summary of each of the major health bills that passed. Here’s the final list of where our top priority bills landed - all bills effective September 1, 2021 unless otherwise noted:

Bill Number	TOPIC	FINAL DISPOSITION
HB 573	Health Sharing Ministry Registration	Passed House Committee; DIED on House Floor calendar; TAHU supported
HB 980	Telemedicine - Mental health provider expansion & office visit payment parity	Passed House Committee; DIED on House Floor calendar; TAHU opposed
HB 1033	Prescription Drug Cost Pricing Disclosure	<b>PASSED</b> and effective 9/1/21; TAHU supported
HB 1460	Air Ambulance Subscription Plan Regulation	Passed House Committee – DIED – but failed to advance; TAHU supported
HB 1763	PBM/Health Plan limitations on contracts, marketing, mail order, claims denials	<b>PASSED</b> and effective 9/1/21; TAHU neutral
HB 1907	Creates statewide All Payor Claims Database	Passed House, Died in Senate Committee, but added to HB 2090; <b>PASSED</b> and effective 9/1/21; TAHU supported
HB 2029	Expanding scope of APRNs	DIED in House Committee; TAHU supported
HB 2090	Health care cost transparency by TPAs and Health Plans	<b>PASSED</b> and effective 9/1/21; TAHU supported
HB 2118	Prohibiting deceptive marketing by health plans and agents	DIED in House Committee; TAHU opposed
SB 874	Reauthorization of High Risk Pool	<b>PASSED &amp;</b> effective immediately; TAHU supported
HB 2761	New Disclosure Forms for all limited health benefit plans	Passed House Committee, DIED – failed to advance; TAHU opposed
HB 3923	MEWA expansion	Passed House, passed Senate Committee, DIED on Senate Floor Calendar; TAHU opposed original

(see *Meroney on page 18*)

# 2021 TAHU - Day at the Capitol



## STATE OF TEXAS OFFICE OF THE GOVERNOR

### Greetings:

On behalf of all Texans, I would like to welcome those attending the Texas Association of Health Underwriters (TAHU) virtual Day at the Texas Capitol.

As members of TAHU, you promote access to affordable health insurance coverage and guide consumers through the complexities of purchasing and enrolling in a health insurance plan. Across Texas, the 1,500 dedicated health insurance agents and brokers you represent go above and beyond to understand each individual situation, offering professional support and guidance to create personalized recommendations that complement the client's financial situation and medical needs. Your important work does not go unnoticed, as consumers rely on your guidance as they prioritize their health and the health of their loved ones.

As you know, your participation in the legislative process and engagement with your lawmakers is crucial as your organization works hard to maintain a high level of excellent support for consumers as well as the continued freedom and prosperity of the health insurance industry. As members of TAHU, your knowledge, expertise, and experience make you vital resources to your elected officials as we all work to ensure a brighter and more prosperous future for Texas.

I commend TAHU for your committed service to health insurance consumers across the Lone Star State. The support offered by your members will help ensure the health and well-being of Texans, the top priority of us all. Your hard work and dedication represent the best of the Lone Star State.

First Lady Cecilia Abbott joins me in wishing you an enjoyable event.

Sincerely,

A handwritten signature in black ink that reads "Greg Abbott".

Greg Abbott  
Governor

DATC, March 30, 2021  
By Ron Byrd, Editor

On March 30, life as TAHU members knew it took a step back in time: The organization hosted its first in-person event since before the pandemic with the Day at the Capitol (DATC). The event was well attended, with both virtual and in-person participants joining in an informative and enjoyable day.

TAHU's DATC committee members and lobbyists, Mike and Shannon Meroney, jam-packed the day, providing us with information that included a laundry list of dos and don'ts regarding getting our message out to our Texas legislators.

Nearly fifty attendees, most of them vaccinated, were ready to meet in person, and a larger list joined virtually. The day began with TAHU President Audra Sullivan greeting the crowd and introducing our agenda for the day. With COVID as well as the Texas Power Grid on the table, most legislators were on the House or Senate floor in debate, so meeting our Legislators would have to wait.

Chris Herrick of TDI briefed us on what's been going on at the Texas Insurance Department, and he was followed by a video with Mike Meroney, Sen. Kelly Hancock, and Rep. Tom Oliverson.

Retired State Rep. John Davis followed with a first-hand account of the best way to talk to your legislative representative. "You are the expert in your field, and legislators rely on people of from our association who understand our field and



Mike Meroney, Stacy Cochran, Shannon Meroney, Rep. Chris Turner, Audra Sullivan, Mike Ledgerwood



CBAHU meets with Rep. Todd Hunter



TAHU Lobbyist Mike Meroney meets with Sen. Kelly Hancock



NAHU's CEO Janet Trautwein virtual address



A live look-in on the Texas Legislation in session

what we think," he said. "When you come into our office, we are always looking for real people who make it personal, thus giving the topic more meaning and making it practical."

Davis advised the crowd to put some bullet points on paper to leave with the legislator after your visit so he or she can review them before discussions on the floor. Shannon Meroney followed up his comments with advice to reach out more than once. "It's a long-term investment; it won't happen overnight or on one visit," she said. "You must keep in touch by visiting or by texting your legislator."


Next on the day's agenda was a panel discussion on industry relations and a virtual conversation with NAHU's CEO, Janet Trautwein. Highlights included the availability of tax credits for childless adults, and the need to expand our professional development department with additional portals on subjects that our membership wants to see. She added that NAHU is expanding its acquisitions and "watching for things that are trending through multiple states."

Janet then took questions from those attending and said that next year:

- We could see a rise in Part B deductibles.
- Telehealth HSAs should be extended by December 31, 2021.
- Nothing has been done on ACA reporting at this time.

Lastly, we took a live virtual look on the Senate floor as Jeff Clark, head of the Solar and Wind Association, spoke about the recent Texas power grid failure. (continued on page 15)

(DATC continued from page 13)



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*INDV2015-BRK-6/21*



Mike and Shannon informed us that individuals who address the committees have two or three minutes to make their points. If someone on the committee is interested, the time can be extended.

“Most often, what is in committee won’t change (anyone’s) minds,” Shannon said. “What is said in their office and between sessions has the best chance to get a legislator to change his or her mind.”

As taken from the DATC handout, TAHU believes that Americans desire a healthcare system that delivers world-class care. We support positive reform that achieves the objectives of affordability and accessibility, and believe the four pillars that form the key to meeting our goals are access, choice, transparency, and cost.

Priority bills in session in 2021 include:

**ACCESS:**

- Health Sharing Ministries – HB 1369
- Air Ambulance Regulation – HB 1460
- Ground Ambulance Regulations – SB 28

**CHOICE:**

- Reauthorize – High-Risk Pool – Support – SB 120
- Health Literacy (support required classes for high school graduation) – HB 431

**TRANSPARENCY:**

- All Payor Claims Database – HB 1907
- Plain Language Disclosures on Defined Benefit Policies – HB 2761 – support

**COST:**

- Telemedicine (increases access, saves on cost, keeps people safe, expands post-COVID) – HB 515, HB 522, SB 228, HB 887
- Expanded Scope for APRNs (more affordable and efficient care) – HB 2029 – support
- Keep Preauthorization in Place (valuable tool in cost/fraud battle)

SAAHU’s own  
*Angela Theesfeld*  
was set to testify before the  
Senate Finance Committee  
on HB3459



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## TDI News

### TDI amends CE requirements for agents and adjusters

The Texas Department of Insurance (TDI) adopted amendments to rules changing continuing education (CE) requirements for agents and adjusters, including:

- Expanding the list of approved course topics.
- Allowing CE providers to award electronic certificates for course completion.
- Clarifying that agents who sell annuities must get eight hours of CE related to annuities each two-year period.

Visit: <https://www.tdi.texas.gov/rules/2020/index.html> for the adopted rule.

The Texas Department of Insurance is accepting applications for these boards and committees:

- Fair Access to Insurance Requirements (FAIR) Plan Governing Committee
- Surplus Lines Stamping Office of Texas Board of Directors
- Standard Request Form for Prior Authorization of Prescription Drug Benefits Advisory Committee
- Texas Life and Health Insurance Guaranty Association Board of Directors
- JUA Texas Medical Liability Insurance Underwriting Association Board of Directors
- Texas Property and Casualty Insurance Guaranty Association Board of Directors
- Texas Title Insurance Guaranty Association Board of Directors

For more information about board and committee opportunities, visit: <https://www.tdi.texas.gov/committee/gr/index.html>

In the 1980s, I moved from a technology role supporting paper open enrollment forms to managing employee benefits for 10,000 active and 5,000 retirees. My company at the time sent me on my first business trip to New York City to attend a workshop for administering employee benefits. The course scared me to death.

I was sure my company was going to be made an example of for our administrative failures, and that I was personally going to be liable. The final straw was trying to figure out how I was going to get reimbursed for the drinks at the Tavern on the Green with the professor (we were the only ones who traveled to NY for the class). Luckily, he covered the dinner.

Little did I know that employee benefits administration was simple back then compared to the untold existing and new laws/rules/regulations that today's employee benefit managers must navigate. Not to mention that today there is actual enforcement of the rules that were rarely enforced back then.

That being said, some things have actually improved over the years. In the '80s, you had to send in paper copies of plan documents and summary plan descriptions (SPDs) with your 5500 so they could be stored on a shelf in a warehouse by the Department of Labor (DOL). So I was told, anyway.

### **TIPS FOR A SUCCESSFUL EMPLOYEE BENEFITS CAREER**

Even after 35 years in the business, I still get that unsettled feeling every time I attend a compliance webinar

or read proposed new regulations or proposed legislation.

So, what's the secret to dealing with these challenges but still enjoy helping clients tackle the next compliance requirement?



## **REFLECTING BACK: EMPLOYEE BENEFITS ADMINISTRATION HASN'T BEEN AN EASY TASK**

By: Ed Oleksiak

### **EDUCATE YOURSELF**

Read and Google as much as you can — find time in the day and/or night. You have to give yourself a base of knowledge to work from.

### **NETWORK AND CONNECT**

Join an association like: the National Association of Health Underwriters (NAHU), Southwest Benefits Association (SWBA), or any of the other associations out there. But don't just join; get involved! Connect and learn from others. As smart as you think you might be, don't go at it alone. There are such bright individuals working in benefits administration, and it helps to think through the gray areas. If you're working for an employer, find a consultant and an ERISA attorney who can help you stay out of (or get out of) trou-

ble. Things happen, and you need a team. I tell everyone I talk to about data breaches that "it's not if one will occur, but when." Be part of a team formally and/or informally.

### **ALWAYS DO THE RIGHT THING**

You will sleep better, and even if you are wrong, you can argue you did what you thought was right and fair.

### **HELP ON THE POLITICAL SIDE**

The longer you are involved, you may find you want to get engaged at the ground level. Our state and federal legislators are always looking for experts to help them understand proposed legislation that they need to vote on. Your employee benefits expertise, especially as a voting constituent, is very valuable and can ease the burden of future benefits administration on you.

### **THANK YOU FOR 35 YEARS**

Looking back on my 35 years in this profession, I wouldn't trade it for anything. Despite some very scary challenges, the experiences, clients, and individuals I have helped and friends I have met made it all worth it. That's on top of the untold benefit participants I have helped over the years. They are the true beneficiaries of our work in more ways than one.

While I am retiring from my full-time job with Holmes Murphy this June, I plan on continuing my involvement on a part-time basis (I truly am a benefits geek) with my lifelong passion of employee benefits administration, primarily through my work with NAHU's political action committee, HUPAC.

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## Diamond



## Platinum



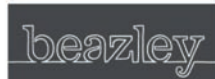
## Gold



(Meroney continued from page 11)

		version, but supported later after amendments
SB 999	Surprise Billing expansion to ground ambulance services	Passed Senate, passed House Committee, DIED; but see SB 790; TAHU supported
SB 1063	Adds Personal Financial Literacy Course as graduation credit option for high school students	<b>PASSED</b> & effective immediately; TAHU supported
SB 1137	Hospital price transparency	<b>PASSED</b> and effective 9/1/21; TAHU supported
SB 2038	Requiring disclosure of Freestanding ERs facility charges w/covid testing/vaccines; prohibiting price gouging in pandemic	<b>PASSED</b> and effective 9/1/21; TAHU supported
SB 790	Allows county ambulance services to accept partial insurance payment as full without balance bill required; creates study on ambulance surprise billing generally;	<b>PASSED</b> and effective 9/1/21; TAHU supported
HB 3459	Creating 1 year preauthorization waiver for physicians where insurer approved 90% of requests in a year; look back avail for fraud and waste	<b>PASSED</b> and effective 9/1/21; TAHU opposed
HB 3924	Texas Farm Bureau "not insurance" Health Benefits Plan creation. Allows TFB to sell limited health benefit plan to its members. NOT insurance products so exempt from regulation. Avail in other states currently and some pay referral fees to outside agents for marketing. Internal TFB leadership will define terms now that approval has been obtained.	<b>PASSED</b> and effective 9/1/21; TAHU neutral
HB 3752	Texas Mutual Health Coverage Plans - Authorizes the Texas Mutual Insurance Company to offer health insurance and/or "alternative health benefits" through a subsidiary's certificate of authority. Limited to individuals, businesses under 250 FTEs, policyholders or TMI employees. TDI may draft rules to regulate these policies.	<b>PASSED</b> and effective 9/1/21; TAHU supported

## Silver

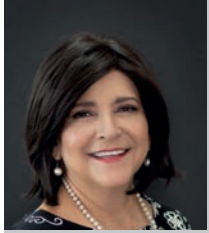


## Bronze



# Lone Star Virtual Association of Health Underwriters

By: Denise S. Villagran



It is finally here! The Lone Star Virtual Association of Health Underwriters went live in January 2021 with a Board of seasoned volunteers and BIG plans for our 70+ members. In previous articles I shared there was a committee of 15 members give, or take a few, that worked out the details of this virtual chapter. As we got closer to going live, there were other states calling to ask how they, too, could work towards the same in their state.

I am the first to admit virtual isn't for everyone. I mean many people I know are on zoom burnout.

Not only were we working from home for a year, but many had to monitor their children's education through zoom school. It is no wonder some would prefer to return to in-person meetings. However in some places in our great state there are challenges due to geography and volunteer burnout that a local chapters, not for a lack of trying, but could not overcome.

Membership within the Lone Star Virtual AHU is limited to members that are not served by a local chapter. As the development of the virtual chapter was discussed and in partnership with NAHU it was important not to appropriate members from other chapters. You

can be a member in more than one AHU chapter. The Lone Star Chapter's monthly programs are offered in tiers: free to Lone Star Chapter members; a reduced price to members of another AHU chapter; and if you are not a member YET, you are going to pay a little more.

The Lone Star Virtual AHU went live in January. With the Board appointed and in place the activity was fast and furious. We had a website, [www.lonestarahu.org](http://www.lonestarahu.org) to get off the ground, a bank account to open, sponsors to secure and monthly programs to schedule. Within six weeks, the first four months of monthly programs were scheduled.

As with any new venture we have had our share of growing pains. That is to be expected, but we (see LoneStar page 23)



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# TAHU Member Spotlight



## Marisa Rivera / STAHU

Marisa Rivera is an advocate for community development with a focus on education, cultural arts and business development.

She began volunteering in 1985 with numerous organizations and foundations. During her service with National Federation of Business & Professional Women from 1989 to 1995, she served as Mentor Scholarship Chair, First Vice President, and President.

In 1979, Marisa began her career at COSTEP, a non-profit that serviced Federally Insured Student Loans for STHEA (South Texas Higher Education Authority).

After many years as Vice President of Operations, she transferred to Vice President of Marketing and, in 1997, established a mentorship program for high school students with leadership provided by professionals in a variety of career fields with a goal of promoting higher education to the students.

This program led to Marisa's appointment as Chair of Education for the McAllen Hispanic Chamber of Commerce from 1998 to 2005, and while serving there, she established fundraising activities to provide student scholarships.

Most recently, Marisa was saluted for her contributions and volunteerism in the community.

Specializing in the insurance industry since 1999, Marisa has served as part of the South Texas Association of Health Underwriters (STAHU) since the inception of the South Texas chapter in 2015.

She has also served with the Edinburg Arts Foundation, an organization highly involved in the economic development of the City of Edinburg.

Currently, she serves on the Rio Grande Valley Hispanic Chamber of Commerce Board after first serving from 1998 to 2005.

She continues to actively support establishing a Cultural Art Center in the seat of Hidalgo County, and is involved with multiple community activities for the development of children, arts and business.



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# TAHU Member Spotlight

One of the BEST!

By Ron Byrd Editor

*Cynthia Swanson - ETAHU*

One name often can be heard in a discussion about East Texas Association of Health Underwriters (ETAHU): Cynthia Swanson. She's ETAHU, TAHU, and NAHU all rolled up into one.

For years, Cynthia has served on numerous of positions with ETAHU and TAHU, and has even served in the ETAHU president's chair a few times. When asked why she has devoted herself to service, the response of this recent retiree has always been, "It's because I love this association and what it offers to our clients."

Fellow ETAHU member D'Ann Miller said of Cynthia, "Cynthia has reached her retirement goal! For everyone who knows Cynthia, you would have to agree that she has always been the one to go the extra mile, or 10 miles if needed. Cynthia has tremendous amount of knowledge in our field, and she has personally taught me so very much."

Wendy Bratteli said, "Cynthia Swanson has been invaluable to me as a co-worker, a supporter of ETAHU/TAHU/NAHU, and, most importantly, as a friend. She is one of the hardest-working and most dedicated, loyal individuals I have ever known, and her knowledge and skill in this industry is irreplaceable."

Cynthia and her husband, Kevin, are traveling the United States for a while before moving to Panama next year. Cynthia is keeping all her memberships current, working on 2021 activities for ETAHU and plans on seeing everyone in Austin for the TAHU State Convention.

In the meantime, said D'Ann and Wendy, she will be missed by everyone who has come to rely on her phenomenal memory, her quick wit, and her enormous capacity for worthless trivia! (I'd make her a lifeline call on Who Wants to be a Millionaire any day!)

As a TAHU and STAHU member, I simply call Cynthia "Sister" — and Sister, you'll be missed. Have fun and get back to Texas soon.



# Balloons! Party Favors! Confetti! Cake!!!

By Nancy Dytrich  
Goldstein Insurnace Services



Did I get your attention??? OK, maybe it's not quite that over the top...but does your chapter have a fantastic professional development program? Are you passionate about public service? Is your chapter or some of its members in the news? Or maybe you have individual members who make noteworthy contributions in regard to the legislative concerns of our Association or who are just overall exemplary volunteers in your local chapter. These are just some of the reasons you want a chapter Awards Chair!

After spending three years serving as Awards Chair for the Austin chapter of AHU and the last two years serving as State Awards Chair, I can tell you from personal experience that awards do accomplish two things:



## • RECOGNITION:

We recognize those chapters and individuals who work hard in so many areas within our organization, and this recognition is truly well deserved. Do you like to know that what you do matters? Are you even more motivated by appreciation? Most of us are...even if this is not the actual reason we do what we do. We want to know we've done the best we could do, that we've been the best we could be, but don't we also appreciate it when that is acknowledged?

## • DIRECTION:

Awards provide a framework which you may use as an outline to ensure that you are performing at the highest level. If your chapter is qualifying for special recognition, especially if you are meeting the requirements for Chapter of the Year, then you truly will have a well-rounded and effective chapter!

The Texas Association of Health Underwriters recognizes chapters for Professional Development, Website, Public Service, Newsletter, Media, Membership, and

PAC Contributions. Of course, the pinnacle of chapter awards is the Chapter of the Year, which encompasses all of the aforementioned areas, as well as others. Individual members may be awarded for Volunteer of the Year, Outstanding Texan of the Year, Special Service, Legislative Achievement, Excellence in Communications, and for the highest PAC contribution. The Hollis Roberson Award, the peak of individual awards, is given to an industry professional who goes above and beyond the call of duty, without regard to personal gain.

Do these opportunities excite your chapter? Do they excite you? Consider serving as Awards Chair! Both TAHU and NAHU have many, many resources to help you with your goal-setting, tracking, and submission of awards. The TAHU website includes all of the criteria for each of the awards mentioned, along with a Guidebook that provides a thorough overview of the whole process. It includes sections on promoting awards within the chapter, a suggested timeline for organizing and compiling your submissions, monthly reminders, and

an extensive Q&A section. Once you get to the webpage (<https://tahu.org/members.php>), you'll see a quick link to all of this on the left-hand side of the screen.

A great deal of the supporting documentation you will need throughout the year, particularly for the Chapter of the Year award, can be found on the NAHU website (<https://nahu.org/chapter-resources/awards/awards-application-supporting-documents>), but you will need to actually log into this area in order to be able to access the various reports. Take a look! There are lots of resources available to you.

There is also a State Awards Chair (Cherrie Bradbury) to whom you may reach out for guidance and assistance and a Regional Awards Chair (Cindy Dixon) who is available to help as well.

Encourage your chapter to be the best it can be. Help it get there, and reap the rewards! TAHU wants each and every chapter to achieve its fullest potential, and plenty of people are ready and willing to help you make that happen. Here's to a most successful year!



### **(LoneStar - continued from page 19)**

adapted and overcame, and I am pleased to report we hosted our very first Member Program in February. Who would have imagined Winter Storm Uri and all the chaos it caused. We rescheduled our first monthly program because so many were without power or internet or worse. TAHU President Audra Sullivan, swore in the new Board and the Meroneys provided an overview of what to expect this Legislative session. Warner Pacific was kind enough to sponsor the program.

Since February, the Lone Star Virtual Chapter has provided professional development programs each month for a total of 6 professional development hours to date. The topics were varied and appealed to many. Check out our website at [www.lonestarahu.org](http://www.lonestarahu.org) for up to date programs, news and contact information. Check out the CE opportunities scheduled through December 2021.

Not only will our members have access to monthly virtual programs with CE, but the Board is working on an in-person "Road Show" to bring the Chapter to those places in our great State that have no local chapters. The Board is working on what a Road Show will look like and where we will go. Stay tuned and check our website regularly to keep current.

Joining me on the Board are two previous TAHU Presidents, Tonya Booth and Mike Avery, serving as Professional Development/Sponsorship and Membership Chairs, respectively. Toby Meason has served in various positions on the TAHU Board and works on Membership/Programs & Communication. Liz Carl served as the previous El Paso AHU President and serves as the Chapter's Treasurer). As you can see the Board members are serving on one or more committees. This Board is small, but dedicated. We could use a few good men and women willing to volunteer to further our Chapter's success.

I hope you took advantage of the Virtual NAHU Annual convention. For \$99 it was a steal and members of the Lone Star Chapter were eligible for 50% reimbursement. Our Board will be present at the TAHU Convention in Austin in July. Lone Star AHU members are again eligible for 50% reimbursement for their early bird registration fee. You have to be one of the first 10 to request reimbursement and be a full member. If you have questions, concerns, ideas or wish to volunteer, please look for one us. I promise we won't bite.

**Tony Booth - President  
Biz Benefits, LLC.**



# Chapter Talkin'

Rita Rolf  
President  
[dahu.org](http://dahu.org)



Dallas

As the 2020-2021 Board year ends and the great State of Texas opens up from the pandemic, DAHU has a lot to be thankful for!

During this past year we have continued to meet in person for those that felt comfortable coming out for education and fellowship. We also offered a virtual option to those that were unable to come out so they could still participate in the great programs we offered.

In January, DAHU moved the location of our meetings to the Dallas/Addison Marriott Quorum by the Galleria, 14901 Dallas Parkway, Dallas TX 75254. We were sad to end our long-term relationship with Prestonwood Country Club but this new location provides a much larger space with a really great menu! If you are looking for us on the third Wednesday of the month, we will be at the Marriott starting at 11:30 am.

In March 2021, we held our annual Compliance Day. This was a full day of CE and we had well over 50 members come out. This was the first "live" only event and we were so happy to see so many faces that we have missed.

April 2021 was also a great turnout for a "live-only" presentation by Carol Bailey from Team Pharmacy. Carol is a great resource when it comes to the inside working of PBMs.

Our May program was provided by Flex Benefits with a tutorial on Health Savings Accounts. We are going to continue the conversation about HSAs in July with Louis Harbour from PM Squared Financial, speaking to us about how we can use the HSA as a financial management tool.

In June, Scot Wilkins with Sankaty Light Benefits presented to us with ideas on qualified plans that will help our clients offer richer benefits to executives.

We are very excited about our August program! DAHU is planning to replace our Symposium with a Legislative focused forum. We will be covering what happened in the recent Texas legislative session, what is happening in Washington, and how you can navigate the legislative environment. You do not want to miss this program!

As the Board year ends and we hand the gavel over to Jennifer Stanley, I want to thank every member of the DAHU 2020-2021 Board. The Board made this difficult year a huge success for our organization. They are the most dedicated, hardworking, compassionate, and creative professionals in the State. It has been a great honor to serve with you!

# ETAHU



ETAHU - President  
Cynthia Swanson  
[etahu.org](http://etahu.org)

Now that COVID has eased up we have been having in person meetings since March.

At our March meeting we had our own member D'Ann Miller step up and speak on The What & Why of Transparency.

For April, we had Krista Palmer come in with a one-hour CE and we appreciate her journey as it was a very rainy Friday!

For May, we had Michelle Buckner with Aflac come and present a one-hour CE.

For our June meeting we had Matt Sarchet from Warner Pacific with a course on Level Funding. We also inducted our new officers: – Angela Bridges (Treasurer), Cynthia Swanson (outgoing president), Joe Sherman (incoming president), Gene Bentley (president-elect), Wendy Bratteli (secretary).

As the outgoing President – I want to thank all of our members for their support of my presidency and their continued support of the new officers.

The Fort Worth Chapter was excited and pleased to host our annual Vanguard Event in March at Lone Star Axe throwing. This was our first in-person event and was private and exclusive for our attendees (Safety First!!) There is nothing better than throwing some axes and relieving the stress of the pandemic and the fourth quarter! Attendees also donated TONS of food for the Tarrant Area Food Bank! Success all around!

In May, we hosted our annual Golf Tournament at the Dallas Cowboys Golf Club. This tournament benefits Gill Children's charity in Fort Worth [www.gillchildrens.org](http://www.gillchildrens.org). Gill Children's is a charity of last resort for Tarrant County children and families and FWAHU is honored to have supported them for well over a decade. We had RECORD attendance and sponsorship and it was so good to show fellowship safely in a fun and beautiful venue!

Despite the challenges of the last year, we are grateful for our health and for the continuing efforts of our organization. Now more than ever, it is important that we continue to work on behalf of our consumers and our industry.

We are PROUD to serve our valued members and our community.

## Melanie York - President Fort Worth [fwahu.org](http://fwahu.org)



San Antonio  
Kathy Ferfuson - President  
[sanantoniouahu.org](http://sanantoniouahu.org)

What a successful event we had at our Chicken & Pickle event this summer here in San Antonio.

Thank you to all of our board members who attended and to our board members - carrier partners.

We had 31 registered and ballpark 26 in attendance. Much overdue socializing!

CNP was a great venue!  
It was truly lovely to see faces, smiles and to give and receive hugs!



## COASTAL BEND

Sarah Parkey - President

[cbahu.org](http://cbahu.org)



Coastal Bend holds its first in-person event on May 15th with their 3-HR Credit - Education Day.



# Chapter Talkin'



LoneStar

Denise Villagran- President

[lonestarahu.org](http://lonestarahu.org)

I am happy to share that the Lone Star Virtual Chapter is LIVE. Our first monthly membership meeting was held in February, and since then, we have been off to the races! Quality programming included sessions with the Meroneys, Ron Byrd, Reid Rasmussen, Eric Johnson and Steve Jackson. Our work is made so much easier with top-notch presenters, relevant topics, and sponsors to help fund opportunities.

Our website is [www.LoneStarAHU.org](http://www.LoneStarAHU.org), and the calendar of events lists programs scheduled through the end of the year. And yes, additional programming is coming! Tonya Booth has been hard at work knocking on doors and signing up presenters. Everything from Medicare, Legislation, ICHRA and beyond is available.

The Board is working on developing unique events for not only LSVA-HU members, but for all Texas chapters. When the Lone Star Chapter was being developed, Mike Avery suggested we create a "road show" to take the chapter to its members — and we're happy to report that a road show is in development! Stay tuned, as updates are forthcoming.

We're also working toward offering additional quality programming — not just for CE credit, but also to provide value to all team members regardless of their roles in the insurance business. We'd love to hear your input as we work on development; please reach out to Toby Meason, our communications guru, with ideas, suggestions, and desired topics. He will be sending out surveys periodically.

At print deadline, I can confirm Tonya Booth, Mike Avery, Liz Carl, Toby Meason and I will be in attendance at the TAHU Annual Conference. Hope you'll be there as well. We can't wait to see old friends in person and make new ones!

STAHU -  
President Lisa Trevino  
[stahu.org](http://stahu.org)



This is not a farewell note, rather it's a call to come help me welcome our incoming chapter President, Hector Gracia, at STAHU's legendary Summit on SPI in September.

Dearest friends and colleagues, 2020 and 2021 have been, without doubt, hugely challenging years for us all.

Due to COVID-19, the South Texas Association of Health Underwriters (STAHU) has been unable to hold our customary energizing events. However, things are looking better, our days are getting brighter and we are ready to get back together again. South Texas AHU is proud to announce our first live event for 2021 in September. From the 16th to the 17th of September, we will be hosting our Medicare & Employee Benefits Summit 2021 event. This event will be held on South Padre Island, and will be the ideal way to mingle, meet others, network, and learn about the outstanding opportunities that STAHU is working towards at present.

Our 2021 event will feature Continuing Education Professional Credits, where guests and attendees can come along and earn as many as 4 state-required credits. Our event will be hosted at the Hilton Garden

Inn and will provide you with a wonderful two-day event filled to the brim with awesome activity and opportunity.

Previous events have been hugely successful, and we expect our 2021 edition to be additionally grand. We have worked tirelessly with our team to develop a range of highly exciting activities. We'll welcome our guests with a Sunset Bay Cruise and follow with a Post-cruise cocktail reception, to make sure that you can make up for lost time and enjoy true comradery upon your arrival. Come along, meet business partners and forge new business opportunities like never before. Mingle with the various attendees, carriers, sponsors, and vendors who will be attending our Summit.

As the event carries on, we will also be providing a Post-Summit Happy Hour complete with fireworks and live music down by the beach. It has been a tough year for all of us, missing out on vital personal and professional opportunities – why not make up for lost time, then, by joining us down by the beach?

A host of exciting opportunities await at the STAHU 2021 Summit. Alongside live music, social opportunity, cocktails or mock-tails and cruises, we will be offering a host of activities. For just **\$65**, we'll even serve you breakfast and lunch at our CE Sessions. That's one heck of a deal! You can carry on with the day's activities with a full tummy and a smile on your face.

Some of the other key events we have planned for our 2021 Summit

include:

- Member-exclusive door prizes will be raffled off to STAHU/TAHU/NAHU members.
- Negotiated discounts for beach activities, from tours to horseback riding for outdoors fun.
- CE's followed by a drink in your hand whilst meeting like-minded ambitious professionals.
- A beautiful beachfront hotel, with discounted room rates to help you meet and mingle with others; to include an option to stay the weekend, should you so desire.
- Cruise events along the SPI Bay, helping you to see some truly breath-taking views.

You can sign up to join our association at the registration table to the event, meaning you will also be entered into two member-exclusive raffles for a prize draw. Of course we'll have raffles there for everyone to enjoy, but members of our organization will enjoy extra perks and benefits. Raffles will include a host of useful prizes, from flat-screen TVs to high quality speakers and more!

So, why not come along, earn some vital CE credits, meet people from across the industry, and learn all about the future of employee benefits and Medicare as we move through 2021 and into the New Year?! With presentations from the best business minds in the area, we can ensure you leave invigorated, excited, and more ambitious for your future than beforehand.

Life has been tough recently – why not come along, enjoy yourself, and boost your accreditation all at once? Sign-up for the 2021 STAHU Summit, today. SPI is calling!

*Nedra - continued from page 9*

personally and professionally over the last 18 years, that people within TAHU, have had my back.

I have developed life-long friendships that I have leaned heavily on during the last 18-months of COVID. There were times when I felt isolated working from home, and I knew my TAHU family was just a phone call (or zoom meeting) away. That connection is something I hold very dear. In addition, knowing some of the great work we do in the communities we serve just makes it a little bit sweeter.

My first experience with the state board was as president of the Corpus Christi chapter. After serving my term on the board, I saw all the wonderful impacts the state board had across the state and I wanted to continue to be a part of that impact, so I became the marketing chair. I have held multiple board positions including Professional Development, Awards, Convention Chair and was voted in as Secretary of the executive board in 2017.

***Mottos you live by. . .***

As a HUGE Greenbay Packers fan, this quote by Vince Lombardi, "Perfection is not attainable, but if we chase perfection, we can catch excellence."

***Anything else you want readers to know. . .***

Invest in your future through TAHU. I don't mean just invest financially, but invest in time. I can honestly say that all the time and efforts I have put in to TAHU have come back to me threefold. Those

payments have come in many forms including friendships and professional advancements. You won't be disappointed in the results of your efforts.





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*For additional information and  
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Courtney Jones

[cjones@brighthousecare.com](mailto:cjones@brighthousecare.com)

# TAHU'S 2021 Legislative Fund and TAHUPAC Contributors

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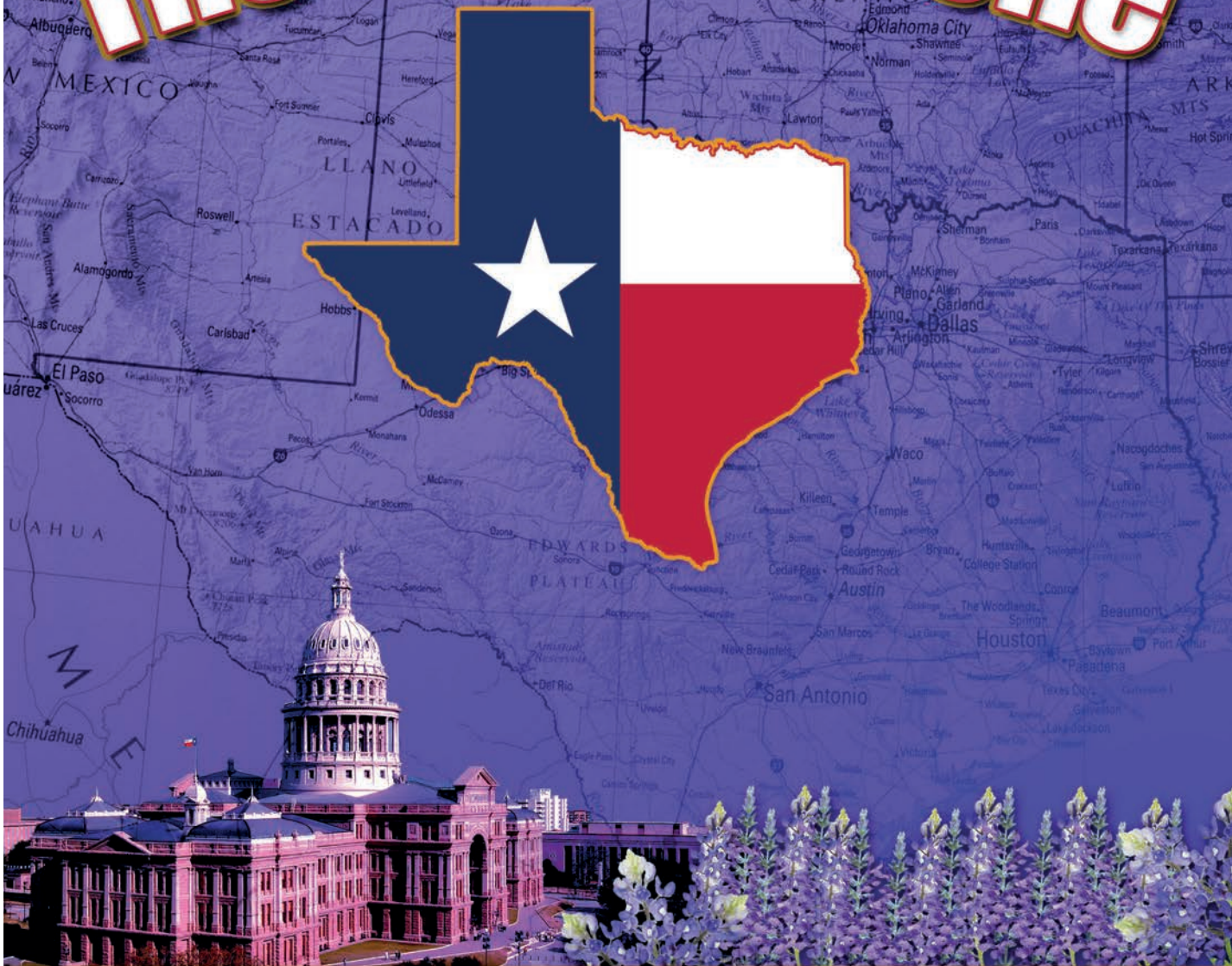
Beginning in July, NAHU will provide Medicare specialists with a 12-month subscription of content that elevates the design and implementation of plans that coordinate well with Medicare. Each month will focus on a timely topic helping agents better understand Medicare's future, marketing strategy, new guidance, and the nuts and bolts of day-to-day client service.

For only \$100, you receive programming focused on all things Medicare, in addition to the Medicare, Medicare Advantage training. This resource is accessible through NAHU's Online Learning Library, convenient and a good source for future reference. Each month you receive a new topic.

The Medicare, Medicare Advantage and Compliance Requirements certification will be available to purchase on July 1. Visit the [NAHU website](http://NAHU website) for more information.

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