

TAHU Magazine



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RON BYRD
KANSAS CITY LIFE
STAHU CHAPTER

HAHU, We Have A Problem!

The members of the late-’70s group Sister Sledge were right when they crooned the words, “We Are Family.” They must have been singing about TAHU!

For me, the last day of a 10-week road brought me to my knees saying, “HAHU, we have a problem!” My road trip for work started on March 14 and ended on May 18, and things went like clockwork until I hit Houston.

I hadn’t planned this 10-week, multi-city work schedule in advance, but things fell into place as 2022 saw more of my clients requesting in-person meetings, and conventions started to line up like the stars. I was off and flying the not-so-friendly skies.

My first trip started with short meetings in San Antonio followed by a first go-round in Houston, then on to Austin, then back to San Antonio, Oklahoma City, Tulsa, Fort Worth, Albuquerque, Corpus Christi, Dallas, Houston and finally McAllen.

Business meetings, conventions, hotels, meals, and car rentals went flawlessly, although airline travel was a horror story. I wrapped up my

last meeting, our STAHU Day of Education, in McAllen, where I also serve on the local board.

Next step: With our youngest son taking on a new general manager position at a country club in Palm Springs, California, most of our family was set to go on vacation and meet up in the desert to spend some quality time. It turned out, though, that I had to delay the start of my vacation, as a work event had been rescheduled.

So, the family converged on Palm Springs, and I went the other way: to Houston, for a HAHU monthly meeting.



My Monday meetings were successful. I got up Tuesday morning at 5:30, ate a hotel breakfast at 6:30, and was sick in the restroom by 8:30. By 9, I was on a TAHU Board video call and feeling great – but by 9:15, I was back on my knees in front of the porcelain throne.

I wondered: How was I going to teach a CE class at HAHU at Noon?

I tiptoed into the restaurant where HAHU was holding its monthly membership luncheon and quickly found a chair by the presentation table. I set up the equipment, then

sat down in a cold sweat. Enter HAHU President Crystal Hoffman, who had just gotten back the night before from a family vacation in Hawaii.

She asked if I was OK, and I was – for a short time. But after leading the course for a few minutes, I was forced to turn to Crystal and ask, “Can you take it from here?”

Crystal had never seen the course but was a trouper and agreed to read the slides. I excused myself, then made it back to the room just in time for Crystal to begin taking questions. She was a pro. We wrapped up the meeting, and,

praying my stomach would cooperate, I headed to the airport to catch my flight home.

The universe had other plans. I ended up in the emergency room, where they rehydrated me. But by the time they cleared me to leave, I had missed my flight. I got to McAllen the next morning with enough time to shower again, change clothes, and leave to teach the last CE for this timeframe. The next morning, I was grateful to be on a flight bound for Palm Springs.

“We are family; I’ve got all my sisters with me.” I didn’t have all of them with me during that meeting, but I’m sure glad one of them was there. Crystal Hoffman, I owe you one!



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NEDRA CLINGAN - TAHU PRESIDENT



Wow, what a year it's been! It truly has been an honor to represent all of you as president over the last year, and I can't thank our TAHU board enough for all the work they put in over the past 12 months. We've enjoyed some exciting events that have brought us back together as an association.



I am so excited to announce our annual conference in Fort Worth this year was an attendance record-breaker – and this is only the beginning! I can't wait to see what Krista Palmer and her board have planned for the new year, and I know everyone will be amazed at what is to come under Krista's leadership.

Thank you all for your support over the past year. I look forward to seeing you all soon at the next AHU event!

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MEET INCOMING TAHU PRESIDENT - KRISTA PALMER



Welcome TAHU's incoming President, Krista Palmer!

Please join me in warmly welcoming Krista Palmer as TAHU's newest leader. Krista is an employee benefits compliance consultant with Frost Insurance, serving clients statewide. She joined Frost in 2022 and has more than 20 years of experience in the employee benefits industry. She has an extensive knowledge of group benefit plans, as well as a deep understanding of compliance issues including HIPAA laws, IRS regulations, Affordable Care Act requirements and more.

Previously, Krista served as a vice president of corporate compliance for 90 Degree Benefits, acting as a key resource for clients regarding legal and regulatory questions and interpretations. Her experience also includes employment with Total Administrative Services Corporation (TASC) and BenefitMall. Krista received her Bachelor of Applied Arts and Sciences from Texas A&M Commerce and holds her Texas General Lines license for life, accident, health and HMO insurance.

In addition to her work at Frost, Krista is an active member of the Fort Worth Association of Health Underwriters (FWAHU), having served as president from 2014 to 2016. Krista currently serves as the president-elect of the Texas Association of Health Underwriting (TAHU) state division of the National Association of Health Underwriters (NAHU). Most recently, she received the Donna Carnall Career Achievement Award, the highest honor of the Fort Worth AHU chapter. Krista is passionate about scuba diving with a focus on cave diving, which takes extreme discipline in practice.

Get to know Krista!

Q. Tell us about your early life before your working years.

A. With parents in two different states, I had the pleasure of growing up in both Eugene, Oregon and Orange County, California. It was the best of both worlds. In Oregon, we took advantage of the natural beauty — hiking in rainy forests, living on a farm of filbert trees, and barrel-racing my favorite horse, Taz, in 4H club.

Of course, who wouldn't love beach life, too? I thoroughly enjoyed all

aspects — roller-skating along the shoreline, all-day beach days, and nighttime bonfires. I love the beach and still crave it today, which is why I spend as much of my time as I can getting next to the ocean.

In high school, I was your typical all-around student — color guard/cheerleader. I participated in swimming and water polo, was involved in high school leadership, and even served as president of the Future Educators of America club. I actually dreamed of being a teacher, but college and young adulthood took me in an entirely different direction. It only took me 15 years of life in employee benefits before I found my niche teaching continuing education courses for the associations!

Q. Tell us about your family.

A. Jemma Rose is my world and the heart of my family. Period. She is 6 years of spunk and sass (like her mama) and is just entering first grade this coming school year. My father resides in Buffalo, New York, and mother in Cabot, Arkansas. With all my family outside of Texas, I rely on my friends the most. I have the loving support of my boyfriend, Brandon, and my two best friends, Amy and Jennifer.

(see Krista on page 20)



LEGISLATIVE NEWS

MERONEY MEMO / SUMMER 2022



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

ELECTION DAY
11/8/2022

Well, the primaries and run-off elections are behind us now, and that means the cards are on the table for both parties in the general election in November. Campaigns are in a relatively quiet phase as candidates rest and recover, preparing new strategies for the fall.

This means that TAHU chapters all over the state have a unique opportunity to engage at the grassroots level while the candidates are at home in their districts (i.e., your hometown) and they need to shake hands and kiss babies! If you missed our “Key Contacts 101” presentation at the TAHU Annual Convention in Fort Worth, please take a look at it on the TAHU website under the Legislative tab. It will take you from Zero to Hero as a TAHU Key Contacts member. The most important thing is to just get started NOW! Reach out and invite your candidates to coffee and/or your next chapter event.

The November elections will be unusually significant because of the sheer number of new legislators who will be elected. Here’s what we mean:

OPEN SEATS

2022	2020
Texas Senate	
5 (16%)	3 (9%)
Texas House	
24 (16%)	21 (14%)

The primary run-off revealed few surprises: Incumbent Attorney General Ken Paxton prevailed easily over George P. Bush (68-32%), Wayne Christian, railroad commissioner, held off a challenge from upstart Sarah Stogner to win (65-35%), and state Sen. Dawn Buckingham secured the GOP nomination for land commissioner over Tim Westley (69-31%).



Only one incumbent lawmaker — Rep. Phil Stephenson (R-Wharton) — was defeated. Gov. Abbott endorsed his challenger Stan Kitman in a redrawn district that was about 85 percent new territory for Stephenson. Three other Republican House members held off challenges from candidates who claimed to be more conservative: House Public Health Committee Chair Stephanie Klick (R-North Richland Hills) defeated Jeff Younger (54-46%); Rep. Glenn Rogers (R-Graford) beat Mike Olcott (51-49%); and Rep.

Kyle Kacal (R-Bryan) dispatched Ben Bius (58-42%). Check out our website for more details results and analysis at www.meroneypublicaffairs.com.

Even though the Texas Legislature is not currently in session, lawmakers and staff stay busy holding interim hearings from time to time. And the Texas Department of Insurance (TDI) is in its busy season, drafting the rules that will implement all of the legislation passed during the last session.

TDI has recently published informal draft rules and held public hearings on the following key topics in the last quarter:

- Creation of a statewide All Payor Claims Database (APCD) - Hearing May 4, 9:30 a.m.; rule finalized
- State Rate Review of Health Benefit Plans - Hearing April 18, 2 p.m.
- Provider Preauthorization Exemptions (known as “Gold Carding”) - Hearing May 12, 2 p.m.

You can find the links to the published proposals at TDI’s website here: <https://www.tdi.texas.gov/rules/2022/index.html>

The Texas House of Representatives’ Insurance Committee met for two days in mid-June, taking testimony from invited witnesses geared toward updates on implementation of a variety of bills passed last session including:

- HB 18, creating the “Texas Cares” Program, a state-funded pool to guarantee post-rebate pharmacy pricing for uninsured Texans (the state covers the cost and the pharmaceutical companies reimburse the state);
- HB 3459, providing a pre-authorization exemption (or "Gold Card") for providers who were approved on 90 percent or more of their pre-authorization requests over the past six months based on a random sampling of claims. The bill is going through extensive rulemaking at the TDI with insurers and providers sharply divided over the specifics of implementation;
- HB 3752 (Texas Mutual) and HB 3924 (Texas Farm Bureau), allowing both companies to begin writing healthcare-related products intended to increase competition in the marketplace;
- SB 1137, requiring price transparency of hospitals;
- HD 2090, creating Texas’ first “All Payor Claims Database” (APCD);
- SB 790, allowing counties and cities to accept partial payment for ambulance services as full payment (avoiding a surprise bill);

- HB 1919, restricting the steering of health plan members to certain PBMs for prescription medications;
- HB 1763, restricting contracting arrangements between PBMs and pharmacies.

They concluded with a discussion of the NSA (federal “No Surprises Act”) which Congress recently passed in an attempt to eliminate surprise billing in ERISA plans.

They also received a lengthy briefing on the Rutledge v. PCMA case, which was recently decided by the U.S. Supreme Court. The case related to an Arkansas law regarding PBMs and found the state was violating the stipulations in ERISA. SCOTUS found that the Arkansas law was not in violation of ERISA because there wasn't a clear and manifest Act of Congress to justify

preemption. This ruling could have wide ramifications going forward, and state lawmakers could see this as a clear pathway to kicking open the ERISA preemption argument by allowing state laws to affect self-funded plans.

The House Insurance Committee will likely have another hearing this Fall before the legislature begins its work again in January of 2023. We also expect the new House Committee on Health Care Reform

to meet in late August or early September on multiple items of interest to TAHU. Look for us to reach out to you to engage as Key Contacts with those members in preparation for their hearings.



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CONVENTION

2022 TAHU Awards

BY RON BYRD
EDITOR

The 2022 TAHU convention was held in Fort Worth this year with over 300 attendees, making it again one of the largest conventions in the history of the organization.

The main attraction of the event was the announcement of the Hollis Roberson award winner, but 18 award announcements preceded that big reveal. Here's a rundown!

South Texas picked up its first nod since 2017 with the Website Award. Presidential citations for websites went to Coastal Bend, Austin and Fort Worth. South Texas also picked up the small-chapter membership growth award.

Coastal Bend picked up a Medium Chapter of the Year Presidential Citation and the Ouida Peterson Professional Development Award.

Fort Worth was handed numerous awards, starting with Outstanding Newsletter, Media, Medium Chapter, and a Presidential Citation for Public Service.

Lone Star and Texoma both picked up awards. For Lone Star, the award was 100% TAHUPAC; they also earned one for small-chapter retention. Highest percentage of TAHU Pac contributors went to Texoma.

Houston's Mike Rivera won the Mike Rivera award, appropriately enough! This makes Mike a back-to-back winner for highest PAC

contributor.

Houston garnered two awards: highest membership percentage of TAHU PAC contributors, and 100% board TAHU PAC dollars.

The big winner of the night was Austin, which took home five pieces of hardware. Austin won the Public Service, Large Chapter, and Membership Retention Large Chapter awards, and split Presidential Citation for Medium Chapter and Ouida Peterson Professional Development awards.

Several award categories went unclaimed this year, including the Tom Schilling Outstanding Texan of the Year Award, the Ken Martin Award for Excellence in Communication, the Carolyn Goodwin Volunteer of the Year Award, the Special Service Award, and the Small Chapter of the Year Award. Several chapters submitted documents for some of these categories, but the criteria were not met. Please make sure you read the rules for submission when you enter your documents – and please try again next year!

TAHU's biggest award, the Hollis Roberson, went to Coastal Bends, Mr. Rick Ott. Find out more about Rick and his award in the fall issue of the TAHU Magazine!



Convention 2022: To No One's Surprise, a Rousing Success!

By Ron Byrd, Editor

TAHU celebrated another successful state convention April 27, 2022, in Fort Worth with over 300 enthusiastic attendees!

President Elect Krista Palmer and Convention Chair Amy Perry continued the progress set last year on the re-imagined conference for TAHU. With the help of Executive Director Lisa Strug, this year's event went off without a hiccup.

The exhibit hall was packed. Given all the requests for booth spaces, the Hall overflowed into the foyer, and the lineup of speakers made this one of the best conventions in years.

Pre-convention began April 26 when Globe Life sponsored the Texas Rangers and Houston Astros baseball game at Globe Life Park by opening the suite to attendees and providing a full buffet and bar. The Astros won the game, but Ranger fans were still proud.

The convention opened on April 27 with a legislative luncheon that was free to all TAHUPAC contributors. Senator Kelly Hancock served as guest speaker during the luncheon, and the general session then kicked off with the installation of TAHU officers by incoming NAHU President Kelly Fristoe.

Mike and Shannon Meroney of Meroney Public Affairs taught a one-hour CE class, Hot Topics, which consisted of new health insurance regulations from TDI.

That was followed by two panel discussions: Innovations in Health Benefits and The Future of Group Benefits.

Lastly, Leo Cardenas was the keynote speaker, offering his thoughts on M.I.N.D Your Body Language.

The last two events of opening day were happy hour with exhibitors as well as a scavenger hunt on the exhibit floor, followed by a singalong at Pete's Dueling Piano Bar. A lot of good singing – and booty-shaking! – were enjoyed by all.

Thursday got off to a great start: breakfast with our exhibitors. Afterward, attendees divided into tracks 1, 2 and 3 according to their needs and interests. Track 1 CEs began with Effective Relationship-Building and Communication with YOUR Legislators presented by Meroney Public Affairs. Next was Broker Commission Disclosures with Janet Trautwein, CEO of NAHU, followed by Nondiscrimination Testing by Stephen Wynn.

Track 2 consisted of LMNOPs of MHPAEA – How to be Compliant with CAA with Jordan Smith, Once Upon a Time in the Land of Compliance with Carla Adams, and Staying Connected: Enhancing the Human Element of HR Through Benefit Technology by Becky Crutchfield of Clarity.

Track 3 began with Health Plan Advising – How to Recommend Strategies and Products for Small Groups by Erick Kuhni. Next was Medicare

– What to Know and Were Afraid to Ask by Cliff Stubbs, and the final course was Medicare 2022 Legislative Updates by Mike Smith.



Day Two finished with the President's Reception and the main event, the Hollis Roberson Awards Dinner. This year, Rick Ott of Coastal Bend was the recipient; make sure to read his story in the fall issue of TAHU Magazine!

The nightcap was open to all convention attendees, with the After Dark Party featuring live music.

The convention wound down on Day Three with a three-hour ethics CE class, Ethics Jeopardy, hosted by Krista Palmer.

Save next year's date! The 2023 TAHU State Convention will be held in Houston at the Royal Sonesta Hotel near the Galleria. I'm already looking forward to seeing you all there!



Dueling Pianos/Rangers Baseball - A Vanguard Event



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Roommates with Benefits



Written by:
Jennifer Stanley & Rita Rolf

Let's see how easily a Roommates with Benefits relationship is formed.

Employee was needing some extra income, so he posted an advertisement on Nextdoor looking for a roommate. Doma Parte responded, signed a lease, and moved in with her three kids.

Employee's Open Enrollment is under way. Employee knows that Doma Parte lost her job and needs insurance. They open the Employer's Benefit Guide to the "Eligibility" section, and they are pleased with what they discover.



Your dependents are eligible for benefits if they are:

- *Your legal spouse or domestic partner*
- *Your and/or your domestic partner's child(ren)* up to age 26.*

Immediately, Employee and Doma Parte form a Roommates with Benefits relationship. Employee signs an attestation declaring that Doma Parte is Employee's domestic partner. After all, they have been living together for a few weeks, almost months. Just like that, Doma Parte and her three kids are enrolled in Employer's medical, dental, vision, and life insurance!

That scenario may seem silly, but

we know that there is real exposure to the Employer for poorly defining (or not defining) what is/not a "domestic partner." This exposure can be costly, especially for self-insured plans.

Many people consider domestic partnerships to be the exact equivalent of marriage in terms of rights and benefits, but this is not the case. One of the primary reasons for this is because marriage is defined on a state-by-state basis.

Even if a state affords domestic partnerships the exact same rights and benefits it grants to married couples in that state, a domestic partnership still loses out on the many rights and benefits that a married couple can receive from the federal government (although married same-sex couples now have access to these same rights and benefits). Typical examples of this include federal tax treatment as well as eligibility for many federally run benefit programs.

Keeping track of the states, municipalities, companies, and organizations that offer domestic partner benefits can be extremely difficult. For example, while domestic partnerships are permitted by law in California, each county outlines the process for registering as a domestic partner.

It is also important to note that the state of domestic partnerships is far from established, particularly after the Obergefell decision. Fortunately, several websites can help you determine the domestic partnership benefits available to you where you live. These websites include Lambda

You are probably familiar with the saying, "friends with benefits." The arrangement can be nuanced, but it's an agreement between two people who choose to be physically involved without the obligations, responsibilities, and commitment that comes from defining the relationship.

A new phenomenon is sweeping across employee health plans. Six years after Obergefell, the Supreme Court decision that legalized same-sex marriages in all 50 states, we are seeing an increase in employers' (and even carriers') willingness to extend eligibility to domestic partners.

This wave has created a new relationship status: Roommates with Benefits. This relationship is not limited to just two people. Instead, three (and sometimes more) parties are, well, invited to the party. This crowded affair is the direct result of not defining the relationship – the domestic partner relationship. Sex aside, "domestic partner" is not a legal term of art. Consequently, what makes a domestic partner an eligible dependent is in the eye of the beholder unless it is clearly defined in the plan documents and communicated to the employees.

Defense and Education, the Human Rights Campaign, and Alternatives to Marriage.

When plans include domestic partners as eligible participants, consider the following:

- Do plan document(s) define eligibility differently from the way Employer is administering the plan?
- Do plan document(s) define or outline certain requirements for claiming domestic partner status?
- Are documents confirming domestic partner status required?
- What constitutes a termination of the domestic partner relationship?
- How are QLEs recognized? They should not be if the domestic partner is not a tax dependent under the Code. Premiums should be post-tax, or the cost of coverage should be imputed as income.
- Is the employer extending COBRA-like coverage to domestic partners? Domestic partners do not have their own COBRA election rights. Confirm with carrier(s) / stop-loss.
- Is the employer aware that domestic partner's expenses are not qualified medical expenses under the Code?
- Is the employer basing HSA contributions on domestic partner's enrollment on the plan?

Remember, employers do not have to offer benefits. However, if they do, they must follow federal, state, and local laws pertaining to whether domestic partners are eligible, and the lines of coverage for which they are eligible. Before your client slides down the slippery slope of domestic partner eligibility, they should review their plan documents and policies with state and local law requirements, fiduciary, and financial responsibilities, and clearly define the relationship.



NAHU Discusses Medicare Final Rule with CMS

From the NAHU desk

NAHU received many questions recently regarding the Medicare final rule that requires agents to record telephonic conversations with beneficiaries beginning October 1. Today, NAHU spoke with CMS officials from the Division of Surveillance, Compliance & Marketing to gain further insight into the scope of the final rule's requirements for recording beneficiary phone calls. The recording requirement applies to all agents who enroll beneficiaries into new plans, whether they are current or new clients. The wording of the rule references "marketing" calls, but NAHU confirmed that CMS interprets "enrollment" as "marketing." Online applications that agents walk through with their clients are also subject to recording. SHIPS are exempt from the rule. There does not appear to be an audit plan in place to verify compliance.

NAHU had a long discussion about whether this requirement should apply to an agent's current book of business in which the beneficiary has voluntarily entered into a relationship with the agent. Beneficiary dissatisfaction is not generally with their agent of record; it is with call centers that solicit beneficiaries to switch plans that do not necessarily meet their needs. Therefore, we believe the requirement should be on call centers, not on agents and brokers with established relationships with their Medicare clients.

NAHU also had a long conversation about FMOs and their role. We agreed to connect again in the next couple of weeks to discuss further the FMO role and a definition of independent agent that may give them sufficient reason to carve out independent agents from this requirement. They also seemed willing to reconsider agents with an ongoing relationship with beneficiaries as their agent of record as part of their current book of business.

Please keep your eye on the NAHU website and this publication for additional news.

(Krista - continued from page 7)

Jemma and I see and talk to them all every day, and I can't imagine my life without them. I'd also be remiss to not mention my TAHU family — my network of colleagues and friends that I can call on for anything industry-related or otherwise. So, really, it's my "FRamily" that I rely on the most!

Q. Tell us about your business career.

A. Anyone will tell you that you are either born into this industry, or you fall in! After wanting a job in health insurance as a young adult, a friend recommend I start at a then-small insurance carrier, California Choice, and I fell into processing new participant applications there. I soon found myself at BenefitMall, where I spent 14 years in various positions and grew in the industry.

About 8 years in to my tenure at BenefitMall, I was given the opportunity to move to the BMLL Dallas headquarters. Given I was raised by a Texan and have always loved the Dallas Cowboys, I jumped on the opportunity to get to Texas as fast as I could. I have some great mentors from BenefitMall, and can't thank Tiffany Stiller and Reid Rasmussen enough for the education and career tools they



gave me during my tenure there.

My love of compliance stemmed from my experience at TASC as regional sales director. There, I had the opportunity to dig into and teach others more about the aspects of anything with an acronym: ACA, HIPAA, COBRA, FSAs, HSAs, etc. Wanting to focus solely on compliance, I became vice president of corporate compliance at 90 Degree Benefits-San Antonio. There, I had the opportunity to support the boutique TPA in all aspects of corporate compliance for the organization.

That brings us to present day and my position at Frost Insurance Agency. My first love is employee benefits compliance, so I am excited about the opportunity to solely focus on clients' compliance needs as an employee benefits compliance consultant.

Q. Talk about why you joined TAHU.

A. My first experience with NAHU was at the national conference in New York, working an exhibitor booth. I quickly realized that the NAHU Annual Convention was way more than a typical trade show. There was a culture that I had not seen — the speakers, the events and the fellowship between chapters were infectious. After drinking the "Kool-Aid," I came home wanting to volunteer as an awards chair. Cliff



Stubbs and I laugh about this, but I only agreed to join and serve on the board as long as I didn't have to be involved in any elected positions. And here I am today, looking at being president of the state! I've loved the years of volunteering for the association and plan to be an active member for many years to come following this year as president.

Q. Tell us about why you decided to be considered for the TAHU presidency.

A. TAHU is obviously a passion of mine. After a number of years on the FWAHU and TAHU boards, I was looking for a way to be more deeply involved in the success of our association. I asked myself, how do I better represent FWAHU and TAHU on a national level? How can I volunteer in a greater capacity for this association? I have really enjoyed working with the various board positions each year and am looking forward to a great presidential year.

Q. Tell us about your goals for your tenure as president.

A. This year, we'll have a huge focus on the value of membership. We want to educate new and tenured members on all the aspects of their membership so they can make the most out of their NAHU affiliation. We have a new CE titled "Advancing Your Insurance Calling with NAHU," and several eager executive committee members are ready to come out to present to the local chapters. We'll also work on some

tools and resources the local chapters can use to improve retention while attracting new members.

A random fact about me: My father set up the phone systems for the Academy Awards each year through from the '80s through the early 2000s. As a kid, I had the opportunity to help him set up everything in the pressroom and watch rehearsals in our downtime. As a high school/college student, I was able to attend the night of the event. I had the pleasure of being in charge of the signature poster in the press tent. I asked all presenters and award winners to sign the annual AMPASS poster! Please ask me about it sometime. I have some cool and crazy stories to share about the famous actors, musicians, and even athletes that I met over the years.



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TDI News & NEWS WORTHY

The E-File Mandate, the process employers use to file W-2s and 1099s with the IRS, is changing

Since the late 1980s, the threshold has been 250; in other words, if a business filed more than 250 forms, it was required to file electronically with the IRS. Proposed regulations call for the threshold to drop to 100 for 2022 forms filed in 2023, and to 10 for 2023 forms filed in 2024.

It is critical to meet the mandate. Employers who fail to do so are subject to a penalty if they file on paper when they should have filed electronically.

DOL FLSA in 2022: The Overtime Threshold and Employer's Budget

The overtime threshold is a salary level used to determine which employees are eligible to receive overtime pay when they work over 40 hours in a single workweek. The federal rules governing overtime pay were established by the Fair Labor Standards Act (FLSA), which also described which workers are exempt from these rules and which are not.

For non-exempt employees under FLSA, the overtime rate is at least one-and-a-half times the regular rate of pay for any hours worked above 40 in a given workweek. FLSA defines a workweek as a consecutive seven-day period of time. Employers can choose to pay a higher overtime rate if they wish, but they must meet the minimum federal standard.

The Department of Homeland Security (DHS) once again is extending its flexibility regarding the physical presence requirements for I-9 inspection for until October 31, 2022, due to the ongoing precautions related to the COVID-19 pandemic. The DHS has extended the I-9 Remote Option. This also extends the requirements that Employers who use this process need to put in place.

CMS releases a new FAQ document

On June 7, 2022, the CMS released a [FAQ document](#) which clarifies that a health insurance issuer cannot treat commissions on enrollments during a Special Enrollment Period (SEP) differently than commissions on enrollments during the Open Enrollment Period (OEP).

As brokers who help enroll consumers in the individual market are aware, carriers can currently choose to offer lower commissions or choose not to offer commissions at all for enrollments made during an SEP during the same benefit year as the OEP. According to this new FAQ document, arrangements that pay reduced or no commissions, and other forms of compensation, to agents and brokers who assist consumers with individual market coverage are in violation of the ACA's guaranteed availability provisions. The document dictates that such arrangements violate the guaranteed availability provisions because reducing or eliminating commissions and other compensation discourages agents and brokers from marketing to and enrolling individuals who are eligible for an SEP.



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TAHUPAC Update! By: Clifton Stubbs - Co-Director Legislative Funding - Incoming TAHU Secretary

As we finish out the 2021-2022 chapter year, here's a TAHUPAC update and some good news.

- First-quarter Pac and Lege contributions are finally back to pre-pandemic levels.
- However, the number of contributors is down 7.5 percent, meaning fewer members are carrying a heavier load.
- Several one-time (annual) contributors fell off the list during our time of virtual events such as Day at the Capital and annual convention.

Then, moving on to the more concerning news:

- Only 11.3 percent of our members contribute to the Pac or Lege fund.

Have you heard the old adage “Many hands make light work?” If we want to grow our PAC, we need more hands on deck. Increasing to 20 percent of members contributing at \$12.50 per month would grow our PAC and Lege annual revenue by 37.5 percent.

If you'd like to know more about why it's important to contribute to TAHUPAC, please reach out to me, Cliff Stubbs, , a TAHU board member, or your chapter president. I'm looking forward to a great 2022-2023 chapter year!





Chapter Talkin'

San Antonio

Kathy Fergurson - President

sanantonioahu.org

SAAHU Medicare Summit 2022

Agents came out in BIG numbers on May 11, 2022, to attend the SAAHU Medicare Summit. Maybe they wanted to hear about Medical Savings Account (MSA) Plans from The Medicare Man (yours truly). Or perhaps they heard Mike Smith from The Brokerage Inc. was coming to town to provide legislative updates. More likely, they were hoping to get their hands on some cold, hard cash!

In fact, SAAHU sold so many tickets that we had to change the venue in the 11th hour to accommodate all the interest. It was a great day of education and networking!

Attendees included representatives from carriers, agencies, FMOs and provider groups. An expert discussion panel consisted of a carrier representative (Daisy V. Barrera from BCBS of Texas), an agency owner (Kimberly Rodriguez of Coverage2Care), a prominent provider group (Rosendo Martinez of Wellmed Medical Group) and a top producer (Oscar Ibieta of Texas Medicare Solutions).

Attendees were able to ask direct questions in a town-hall setting, and Mike Smith, presenting a CE on legislative updates, did a great job as usual. Then I brought it home with a CE on Medical Savings Account (MSA) Plans.

The biggest star of the day, though, was the ever-popular Benjamin Franklin. SAAHU gave away \$2,000 in our Social Media Cash Giveaway; the names of all who posted to social media using the hashtag #SAAHU-MedicareSummit2022 were entered into a drawing to win the cash. Two winners walked away with \$500 each, and one lucky winner walked away \$1,000 richer!

A big “thank you” to all sponsors that made the event possible: The Brokerage Inc., Coverage2Care, Wellmed Medical Group, Blue Cross Blue Shield of Texas, Ascension Complete, Aetna Medicare, Humana, United Healthcare, Golden Outlook, Clover Health, Conviva Care Center and The Medicare Man.

(Our apologies to the sponsors that could not be accommodated because we maxed out the second venue; I promise to make it up to you at next year’s even-better-and-bigger event!)



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Chapter Talkin'

LoneStar
Denise Villagran- President
lonestarahu.org



Summer has arrived in Texas. It's hot, hot, hot!

Attendance has steadily increased for our monthly virtual programs, which are scheduled well into the third quarter. The topics are varied and provide a little something for everyone.

Check our website for topics that might interest you, then register quickly and easily! All AHU members may attend our programs free of charge.



Three delegates from the Lone Star Chapter will be attending the NAHU convention later this month in Austin. They're looking forward to this awesome networking opportunity.

Roadshow planning is under way! We're preparing a budget to present an in-person program in Lubbock in September. We'll offer a CE opportunity, legislative updates on national and state levels, and more! Stay tuned, as you won't want to miss this one-of-a-kind event.

Our board could use some assistance on a committee basis. If you would be willing to share your ideas and assist us with developing programs for the future, please reach out to a board member.

Thank you for your support! Hope to see you at one of our programs.



Happy
4th of
July

South Texas Hector Gracia- President stahu.org



On May 18th, South Texas AHU hosted it's Day of Education at the University Draft House in McAllen, Texas. We offered 5 free CEs to all our members and featured the following renowned speakers: Rusty Rice, Denise Villagran, Nedra Clinigan and Ron Byrd. Attendees were engaged in learning, asking questions and interacting with our speakers. The room was full of positive energy.

At every intermission, our guests visited with our gracious event sponsors. Business cards, pamphlets and information was exchanging hands, pulling the entire event together in the right direction for both our attendees and sponsors. I couldn't be prouder of our board, either. Each board member put their best efforts forward and mingled with every guest in the room. We even formally installed 2 new board members and had one more volunteer that day.

After 5 hours of stimulating interaction, we announced a special raffle for all new members, who signed up at our Day of Education. Thanks to our supporters at the National Association of Health Underwriters, we were able to offer a \$50 discount on membership fees for all enrollments. STAHU welcomed 12 new members that

evening. That very evening, our board huddled together, and I thanked the good Lord for such a great turnout.

In keeping with the momentum, we set a date to plan our Insurance Professional's Annual Summit - Luau to be held this September at South Padre Island, Texas.

Stay tuned folks... more exciting opportunities are ahead. Come on down to South Texas and get your CEs at the beach!



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Richiuso, Christine	Dallas	Gold	Hamm, Phillip	Houston	Gold	Bradberry, Cherrie	Texoma	Gold
Snyder, Stephen	Dallas	Gold	Hoffman, Crystal	Houston	Gold	Bolden, Michael	West Texas	Platinum
Stanley, Jennifer	Dallas	Gold	Jones, Jamie	Houston	Gold	Hayes Judith	West Texas	Platinum
Diamond	\$1,200 +	\$100 Mo	Platinum	\$300+	\$25 Mo	Silver	<\$150	
Gold	\$150+	\$12.50 Mo	Ruby	\$600+	\$50 Mo			

NAHU ANNUAL CONVENTION

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