

Winter 2021

The Official Publication of the Texas Association of Health Underwriters

Vol. 31, No. 2

TAHU Magazine

DATC - 1/26/22
CapCon - 2/28/22

TAHU Convention
4/27/22

TAHU Medicare
Summit 4/26/22





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RON BYRD
KANSAS CITY LIFE
STAHU CHAPTER

Tis the Season of Thanks and Blessings

As the song goes, “It’s the most wonderful time of the year!” I find this true when it comes to family, friends and this TAHU association. It’s the season of miracles, and it’s true that 2021 has brought TAHU many things to be thankful for, starting with everything (almost) post-COVID. Although the pandemic is not fully behind us, we’re certainly in a better spot than we were in at this time in 2020.

Professionally, I’m thankful for past TAHU president Audra Sullivan as she and her board saw the organization through one of its worst years, fighting through COVID lockdowns and related challenges. Now, Nedra Clingan and her board are adjusting to post-COVID conditions and bringing TAHU back to life.

In the past two years, TAHU’s events have run the gamut from a canceled state convention in 2020 to one of the best-attended in-person conventions in 2021. Switching from local and state meetings hosted on a computer screen to in-person meetings has helped us understand how bears feel when

they wake up from hibernation!

The same holds true for our local chapters. Here in South Texas, STAHU went from our largest-ever symposium in 2019 to no event in 2020 to another record-breaking meeting in 2021. During that time, we also picked up 11 new members and moved STAHU from small-chapter status to a medium chapter. Now we are in competition with the likes of FWAHU (Fort Worth) and others for TAHU awards. Yes, we are blessed!

On a personal note, I know of many members who struggled through adversity in 2021 and ended up even stronger. Some saw miracles unfold right before their eyes – myself included. The granddaughter we welcomed in 2020, the little baby with a life-altering congenital heart defect, went through open-heart surgery and is now a walking, talking 16-month-old, every bit as bossy as her mother was at that age. God is good.



So here we are, in the midst of our 37th year and getting ready to tear the last page off another calendar while wondering what 2022 will bring us. I pray that miracles of the season will last all through the year, and that blessings will continue to abound for our association. Heartfelt thanks to all of you for everything you bring to our organization!



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NEDRA CLINGAN - TAHU PRESIDENT



As we round the last corner of 4th quarter, I am sure you are as thankful as I am to survive another year of the craziness!

We just finished celebrating Thanksgiving and it was a great time to reflect on all the things I am thankful

for. First and foremost, I am thankful to my family for understanding what this time of year means and the hours spent helping customers make informed decisions. I am also thankful for my TAHU family who is always just a phone call or email away when I need them. There are so many people in this organization who have supported me throughout the years, and I can't tell you how much that means to me. I hope each of you takes the opportunity to spend time with your families and friends this holiday season and enjoy those precious moments we make each day.

Your TAHU Board and Day at the Capitol Committee are hard at work on the upcoming Legislative Day

scheduled for Jan 26 in Austin.

Registration is open on the TAHU website and hotel accommodations are filling up fast, so don't delay in registering today. The night before the event, we will be having our annual TAHUPAC fundraising event in partnership with the AAHU chapter. Be sure to attend as we will be raffling off some great prizes once again to help our PAC funds reach new heights.

Did you see our very own Angela Theesfeld's Op Ed in the paper? She was published in the Denton Record Chronicle regarding the success of the Surprise Billing legislation. Be sure to check out the article in this edition and make sure you share it!



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The Convention Committee and the Medicare Summit Committee are working together on next year's event. Please make sure you save the date on your calendar for April 27 – 29, 2022. Online registration is open online so please check it out and register today. Do you know a vendor who would benefit from being in the exhibit hall? Make sure you tell them about the event!

Need CE before your renewal? Check out the online calendar at www.tahu.org to see what each of our local chapters is presenting to help you meet your requirements. Make sure you have met your Ethics requirement which is either 2 hours or 3 hours depending on your renewal. *(Also, see the TDI section in this issue for more info.)*

I look forward to seeing everyone in Austin in January at Day at the Capitol! Please don't hesitate to reach out if there is anything the board can do to help you and your customers.



WELCOME TAHU MEMBERS

Stacey	Aikman	ExperINS	TXAUSTIN
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Sara	Archer	90 Degree Benefits	TXFORTWORTH
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VICTORIA	CABRERA	The Medicare Space LLC	TXSANANTONIO
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Martha	Camarillo	MLC Insurance Group	TXDALLAS
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Carmen	Freeman	BCS Financial	TXDALLAS
Patricia	Goin	BSBD Group	TXDALLAS
Charles	Harris	National General Insurance Company	TXFORTWORTH
Karla	Heath	Copeland Insurance Group	TXEAST
Jennifer	Henry	Henry and Hooper LP	TXEAST
Andrea	James	Ethixs Insurance Group, PC	TXHOUSTON
Ana	Kelly	Aflac	TXHOUSTON
Bree	Kieke	Davidson Camp Insurance Services	TXSANANTONIO
Kayla	Klabo		TXAUSTIN
Mark	Marek	Affordable Medical Insurance Solutions LLC	TXSANANTONIO
Clarissa	Martinez	Texas Association of Counties	TXAUSTIN
Santiago	Medrano	Centene Corp.	TXSOUTH
Carlos	Mendoza	Centene	TXSOUTH
James	Morin	Compliance 401k	TXHOUSTON
Kevin	Opgenorth	Cigna	TXAUSTIN
Tiffany	Pharis	Keetch & Associates, Inc.	TXCOASTLBND
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Michael	Puente	Sterling Administration	TXDALLAS
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Laura	Reasoner	PES Enrollments	TXDALLAS
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Emily	Trevino	Wise Up Financial LLC	TXHOUSTON
Travis	Weeks	The ForWard Insurance Agency	TXHOUSTON
Oscar	Williams	Frost Insurance Agency	TXHOUSTON

MERONEY MEMO / Winter 2021



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

We write this memo one week before the filing deadline for candidates to declare they will run for office in next year's elections. The Texas Legislature spent a busy summer and fall holding three "special" sessions - meaning they met and conducted business outside their constitutionally required session starting in January of odd numbered years. In one of those sessions, they tackled the process of redistricting which only happens once every ten years after new federal census data is obtained about the state's population.

The Texas Legislature has the task of examining the population changes and redrawing the boundaries of each district to ensure they meet the constitutional requirements of representation both in Austin and Washington, D.C. As usual, it was a partisan battle with the Republicans seeking to draw lines that would ensure fair representation but also be likely to produce more Republicans than Democrats. And vice versa.

Now that the lines are drawn, potential candidates are throwing their hats in the proverbial ring. An election cycle immediately after the redistricting process always sees more than its fair share of "open"

seats as some incumbents' districts shift and become more conservative or more liberal with the new boundaries. Many officeholders see writing on the wall and decline to run again, leaving the seat open for a newcomer.



This cycle is no different. In fact we are seeing a record number of open seats - five (5) in the Senate (out of 31 total) and twenty-four (24) in the House (out of 150 total). To put this in perspective, in the 2020 election cycle saw twenty-one (21) new legislators elected in the House but no change in the overall R vs. D ratio and three (3) in the Senate with a net change of one more Democrat/one less Republican. 2022 will obviously be a different ballgame as we still have a week left for candidates to file their campaign paperwork.

So what does this mean for TAHU and for us as your lobbyists? We see it as not only a challenge, but a fantastic opportunity. The turnover could easily result in a quarter to a third of lawmaker being brand new to the legislature. Each of those freshmen represents a new relationship we have a chance to forge before they are even elected.

And that's where you - TAHU members - come in to the process! Now is the PERFECT time to reach out and start creating those connections. You can be the person your BRAND NEW State Representative or Senator thinks about a year from now when he or she receives his first committee assignment and starts to sweat and tremble when he sees the words "health insurance" in the subject line because they know so little about it. And then he or she will remember meeting you and look through their contacts for that really nice campaign supporter who mentioned they work in health insurance every day. And just like that, you are the new legislator's subject matter expert on a highly technical topic they will need advice on.

We will be here to support and guide you all through this process. During the interim, a large part of our jobs as lobbyists is to research and get to know the candidates in races all across Texas - especially the open ones. We frequently host them in our office in Austin to hear about their campaigns, their priorities and their qualifications. As we come across strong candidates, we will contact the appropriate Chapter to be sure they are on your radar screen. You can invite them to speak at a meeting or even put on a debate style panel discussion with multiple candidates. There are opportunities to do that before the primary election in the Spring, and the general election in the Fall.

Be on the lookout for updates about

TAHU's new Key Contacts program which will walk you through the process like this, even suggesting the details of the best place to meet for coffee and who should pay. These relationships will prove to be CRUCIAL to us during the upcoming 2023 legislative session when we have key bills and issues up for a vote.

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

We simply can NOT wait until 2023 to introduce ourselves. By then the legislators will be living in Austin full time and so busy they can't see straight. NOW IS THE TIME to do the work and create the connections. So please JOIN TODAY and help us move the ball across the goal line next session.

Updated Lawmaker Retirement Announcements, or Running for Another Office

Texas House of Representatives:

- Rep. Chris Paddie (R, Marshall, HD 9) retiring
- Rep. Ben Leman (R, Anderson, HD 13) retiring
- Rep. John Cyrier (R, Lockhart, HD 17) retiring
- Rep. James White (R, Hillister, HD 19) running for TX Agriculture Commissioner
- Rep. Joe Deshotel (D, Beaumont, HD 22) retiring
- Rep. Mayes Middleton (R, Wallisville, HD 23) running for Texas Senate SD 11
- Rep. Alex Dominguez (D, Brownsville, HD 37) running for Texas Senate SD 27
- Rep. Eddie Lucio, III (D, Brownsville, HD 38) retiring
- Rep. Celia Israel (D, Austin, HD 50) retiring, considering run for Austin Mayor
- Rep. Eddie Rodriguez (D, Austin, HD 51) running for U.S. Congress CD 35
- Rep. Phil King (R, Weatherford, HD 61) running for Texas Senate SD 10
- Rep. Tan Parker (R, Flower Mound, HD 63) running for Texas Senate SD 12
- Rep. Michelle Beckley (D, Carrollton, HD 65) retiring, running for TX Lt. Governor
- Rep. Scott Sanford (R, McKinney, HD 70) retiring
- Rep. Kyle Biedermann (R, Fredericksburg, HD 73) retiring
- Rep. John Frullo (R, Lubbock, HD 84) retiring
- Rep. Matt Krause (R, Ft. Worth, HD 93) running for Tarrant County DA
- Rep. Jasmine Crockett (D, Dallas, HD 100) running for U.S. Congress CD 30
- Rep. John Turner (D, Dallas, HD 114) retiring
- Rep. Lyle Larson (R, San Antonio, HD 122) retiring
- Rep. Ina Minjarez (D, San Antonio, HD 124) running for Bexar County Judge
- Rep. Dan Huberty (R, Houston, HD 127) retiring
- Rep. Jim Murphy (R, Houston, HD 133) retiring
- Rep. Garnet Coleman (D, Houston, HD 147) retiring

Texas Senate:

- Sen. Larry Taylor (R, Friendswood, SD 11) retiring
- Sen. Jane Nelson (R, Flower Mound, SD 12) retiring
- Sen. John Whitmire (D, Houston, SD 15) will run for re-election in 2022, then run for Houston Mayor in 2023
- Sen. Dawn Buckingham (R, Lakeway, SD 24) running for TX Land Commissioner
- Sen. Eddie Lucio, Jr. (D, Brownsville, SD 27) retiring
- Sen. Kel Seliger (R, Amarillo, SD 31) retiring

TDI News

What agents need to know about continuing ed

What do I need to know about continuing education?

Check how many CE hours you need at [TDI-Agents and Adjusters](#). Click your license type and select “Continuing education credits.” Some licenses require specific topics.

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Some insurance-related courses offered by a State Bar, Board of Public Accountancy, or accredited college, law school, or university count as CE credit. Use [FIN522: Licensee Request for Qualifying Credit](#) to request credit.

What do I do if I don't have enough CE?

You can't renew your license if you don't have enough CE or haven't paid your fines.

There's a \$50 fine for each CE hour you didn't complete by your expiration date. To pay the fine, fill out the [CE Automatic Fines Transmittal Form](#) and send it with your fine. Terms that ended after June 1, 2018, have a maximum of \$500 in fines.

If you've been licensed in Texas for 20 years or more, or you had an illness, medical disability or other extenuating circumstances that prevented you from completing required training, you may qualify for a continuing education exemption. Use our Application for [CE Extension/Exemption](#) to see if you qualify.

Do non-residents need CE?

Only if they have a Texas designated home state adjuster license.

Do I need CE if I don't use my license?

If you want to give up your license, you must request a surrender by sending your name, license number, and signature to CE@tdi.texas.gov. If you decide later to reactivate your license or get a new license, you will still need to complete any pending CE hours and pay existing penalties.



**STOP DON'T
STOP ME NOW!**

SAVE THE DATE



TAHU Annual Conference

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TAHUPAC Dollars at Work



Ed Oleksiak attended an event for Tan Parker who is running for Texas State Senator. A TAHUPAC check was presented to Mr. Parker.

Pictured L to R:
Ed Oleksiak, Tan Parker, Mary Oleksiak, former Governor Rick Perry and friends Steve Larson and Rick Reekie.




Mike Avery and Judy Hayes of the LoneStar Chapter presented Texas State Representative, Brooks Landgraf with a \$500 check.

Pictured L to R:
Mike Avery, State Representative Brooks Landgraf and Judy Hayes.

FWAHU Members attend Texas Representative Phil King's, Clay Shoot Tournament.



Darrel Delgado and Nick Dumont were with Cliff and Cyndi



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Tis the Season for colds and flu



Submitted by:
Kelly Symons

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As we head into those chilly winter months, trying to stay healthy and avoid a cold or flu becomes a challenge. In fact, adults get an average of two to three colds every year, and worse, recovery can take anywhere from seven to ten days.

A few other things you can do this season to stay healthy are:

- Wash your hands to reduce germ spread, as well respiratory illnesses by 16%-21%.
- Stay home if you feel sick or have symptoms of a cold or flu (sneezing, runny nose, fever, sore throat).
- Eat healthy, reduce stress, and get adequate sleep.
- Consider getting a flu vaccine, as the Centers for Disease Control says an annual flu vaccine is the best way for individuals to protect themselves from falling ill with a strain of influenza.
- Brush your teeth twice and floss at least once daily to minimize bacteria in your mouth.
- Save the sugar and alcohol for celebrating.

If you find yourself feeling lousy in spite of taking these precautions, you may turn to an over-the-counter

cough or cold medicine. Although these remedies can help with symptoms, the downside is that most of them, particularly liquid cold medicine and cough syrup/drops, contain sugar in the form of high fructose corn syrup and sucrose. This might make them taste better, but combined with the already-present, harmful bacteria in the mouth that feed off sugar, it can harm your teeth and gums.

Plus, cold medicine often includes citric acid, which eats away tooth enamel, making it even easier to develop problems like cavities or infections. To reduce this risk, rinse your mouth with water or brush your teeth after taking liquid cold medicine. Or better yet—choose a brand that's sugar-free or opt for pill-form medication.

Dry mouth can harm your teeth!

Reduced saliva production increases the risk of cavities and other oral health problems. Some medicines contain alcohol, which can dry out your mouth. People often take antihistamines to decrease excess fluid or mucus production typical with a common cold, but this also reduces saliva flow. If you don't have enough saliva in your mouth, it's more difficult to wash away sugar and germs and neutralize acids. Plus, when your gums and cheeks get too dry, they can become irritated and inflamed, making it easier for bacteria to breed and cause issues like gum disease.

Some alternative treatments for that stuffy nose or sore throat are drinking herbal tea or hot water with lemon or taking a steamy shower or bath, or try out a Neti pot to irrigate the nasal area. Tea and water can also help improve dry mouth, as well as chewing sugar-free gum or lozenges. To boost your immune system, take **Vitamin C, Vitamin B6, Vitamin E** or zinc.

Vitamin C is one of the biggest immune system boosters of all. In fact, a lack of vitamin C can even make you more prone to getting sick. Foods rich in vitamin C include oranges, grapefruits, tangerines, strawberries, bell peppers, spinach, kale and broccoli. Daily intake of vitamin C is essential for good health because your body doesn't produce or store it. The good news is that vitamin C is in so many foods that most people don't need to take a vitamin C supplement unless a doctor advises it.

Vitamin B6 is vital to supporting biochemical reactions in the immune system. Vitamin B6-rich foods include chicken and cold-water fish such as salmon and tuna. Vitamin B6 also is found in green vegetables and in chickpeas, which is the main ingredient in hummus.

Vitamin E is a powerful antioxidant that helps the body fight off infection. Foods rich in vitamin E include nuts, seeds and spinach.

Now You Know!

“Jump on the Bandwagon.”

In the mid-1800s, circuses would parade around town before setting up, with bandwagons leading the parade. They drew large crowds, and politicians started renting space on the bandwagons to get face time with an audience.

“Best Foot Forward.”

When bowing to nobility, a gentleman would literally put his best foot forward, extending his leg to take the bow.

“Dressed to the Nines.”

Dressed to the nines meant that you were rich enough to literally purchase the entire nine yards it took to make a tailor-fit outfit (including a vest, jacket, ect.).

“Get off your High Horse.”

Before cars, owning a horse was a sign of prominence, since nobility and high-ranking military officials were primarily the ones who owned them. Getting off, meant to humble yourself.

“Mad as a Hatter.”

In the 17th and 18th centuries, hat-makers (hatters) often went insane as a result of mercury poisoning, a side-effect of manufacturing felt hats.

“Burning the Midnight Oil.”

In a time before electricity, candlelight or lamp oil was used for lighting. When you stayed up late to work, you literally burned the lamp oil at midnight.

“In the Nick of Time.”

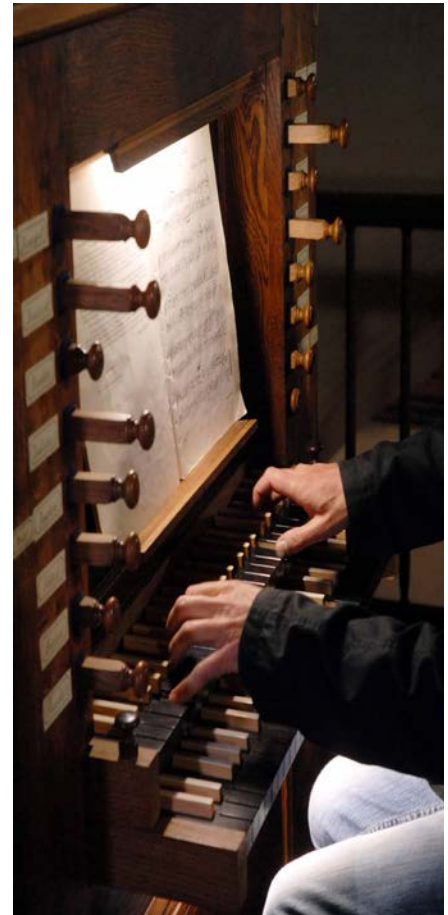
Through the 18th century, businessmen often kept track of debts owed (and interest that built on loans) by carving nicks on a “tally stick.” When someone arrived to pay off their debt before the next nick was carved, they’d save that day’s worth of interest - hence, ‘nick of time.’

“Close, but no cigar.”

During carnivals in the 1800’s, cigars were rewarded as prizes for winning carnival games.

“Pull Out All the Stops.”

This originated from back when organist would literally pull the stops from every pipe on an organ in order to play the maximum volume.



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Thankful for Ban on Surprise Medical Bills



Angela Theesfeld
SAAHU/TAHU

Let's say you injure yourself in the backyard. You trip over an extension cord, fall off a 3-foot ledge and land face-first onto concrete pavers. You chip a front tooth, dislocate a pinkie, bash your forehead, splatter your nose, and suffer a mild concussion.

Someone carts you to an emergency room where you're treated by an ER doctor, who orders X-rays and cleans you up, but then decides you need to spend the night at the hospital for observation because she doesn't like the look of the big bump on your head. The next day, you're released, return home and vow to get rid of all the extension cords!

Fortunately, you have state-regulated, fully-insured health insurance so your pain and loss are merely pain and loss. But two or three years ago, if this

aged an eye socket, torn a tendon, or ruptured fibrous muscles that allow you to wiggle your fingers, you might have been forced to see several specialists. And if those specialists weren't in your insurance company's network, then they were not contractually required to limit their rates in any way. They could have sent you a "surprise medical bill", charged whatever they wanted, whether it seemed fair or reasonable at all.

So, now imagine what it might have been like if you had had a heart attack or a stroke. Unable to consent to treatment, you might have been taken by air-ambulance to a critical care center and treated by multiple specialists — a cardiologist, a radiologist, an anesthesiologist. If one or more of them were not "in-network," the surprise medical bills might have not

"If one or more of them were not "in-network," the surprise medical bills might have not only ruined you financially, they could have sent you back into cardiac arrest."

had happened to you, it might have been financially catastrophic.

For example, if you had dam-

only ruined you financially, they could have sent you back into cardiac arrest.

Nearly half of Americans fear unexpected medical bills, according to a 2020 Harris poll. More than four out of 10 say they couldn't pay a \$1,000 surprise medical bill, so support for some type of relief cuts across all political lines in all corners of the nation.

Fortunately, Texans covered by state-regulated health insurance can rest comfortably, knowing that if they face a medical emergency, they won't be sucker-punched with these surprise bills.

In 2019, the Texas Legislature passed Senate Bill 1264 by Sen. Kelly Hancock (R-North Richland Hills) and Rep. Tom Oliverson (R-Cypress), which took effect in January 2020. It prohibits health care providers — doctors, nurses, clinics, hospitals, and labs — from demanding that consumers pay through the nose when out-of-network services are provided, either with or without the patient's consent. The law now bans them from sending surprise medical bills directly to patients.

If a dispute arises between a medical provider and an insurance carrier, SB 1264 requires them to enter dispute resolution — first an informal phone

call; then mediation; or finally, arbitration if the dispute can't be solved.

Here's the best part: the patient is no longer part of the equation. In the case of billing disputes, the provider and carrier must work out their differences, and not involve patients.

This Thanksgiving season, we can be thankful that state lawmakers have gotten this policy right for consumers.

Inspired by Texas, similar federal legislation takes effect January 1, 2022, and should provide relief for people covered by a self-funded plan or ERISA (Employee Retirement Income Security Act), which sets minimum standards for health plans obtained directly by employers for their employees.

Texas' 2019 law change was strongly supported by the Texas Association of Health Underwriters (TAHU) which represents more than 1,400 health insurance agents and brokers across Texas and serves as the chief advocate for consumers at the Texas Capitol. Independent agents play a crucial role in helping individuals and businesses shop for and find the best health insurance plan for their needs.

According to the Texas Department of Insurance (TDI), it has received in the past 18 months 98,586 eligible requests to resolve medical billing disputes totaling \$450 million.

Of those that went to arbitration, 49% were settled in the first 30-days. 35% were settled by an arbitrator. 15% were withdrawn or deemed ineligible.

Of those that went to mediation, 82% were settled in the

Angela Theesfeld of San Antonio, chairs the Legislative Council of the Texas Association of Health Underwriters (TAHU): more than 1,400 members in Texas — agents, brokers and carrier representatives — who help clients and employers of all sizes find the best health insurance for their needs.

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first 30-days. 1% was settled by a mediator. 17% were withdrawn or deemed ineligible. Meanwhile, according to the TDI, consumer complaints about surprise billings have plummeted by 96% — from 1031 in 2019 to just 40 in

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Chapter Talkin'

LoneStar
Denise Villagran- President
lonestarahu.org



Since the Lone Star Virtual AHU Chapter went live in February of 2021, we have successfully offered virtual programs each month of this year.

The Board is developing several different paths for the future of our monthly program offerings. Recently we offered an On-Demand CE where members register for the CE and can tune in at their convenience, view the CE, take a test, and email the presenter for credit and a Starbucks gift card. Also, we will be initiating more engaging virtual programs where members are not muted the entire program and can ask questions and contribute live. Lastly, we are adding content that isn't necessarily CE credit, but timely topics for our members to enjoy and gain more knowledge for their business.

This year has been a learning process from winter storm Uri postponing our very first meeting, technical glitches with various virtual platforms, finding the right time and day to present our programs to reach the largest audience and encouraging members and potential members to take a chance on our Virtual chapter. We wish to encourage members of any AHU chapters around the state to participate in our virtual programs for a very small fee.

Mike Avery is putting together a committee to assist with creating a roadshow to visit a few Texas cities for a live-in person program featuring TAHU Board members, Lone Star AHU Board members and our Lobbyists. More to come on this event in future publications.

Plans are to have at least ten (10) Lone Star AHU members attending Day at the Capitol in Austin in January. We are offering 100% reimbursement of Early Bird registration for the first six (6) members that submit their receipt. In addition, the Lone Star Chapter will provide 50% reimbursement towards the cost of a one night stay in Austin. Members, be sure and sign up early to take advantage of this great opportunity.

Once our first quarter program schedule is finalized there will be email notifications distributed and our website will be updated.

The Board appreciates everyone's patience as we work through this first year of existence. No one said it would be easy, but nothing good ever really is, now, is it? Keep the faith and we look forward to seeing everyone in the new year.

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2020.

So, what are the big takeaways?

1. Americans universally express deep fears of being saddled with unexpected medical expenses.

2. Under significant political pressure to respond, Texas lawmakers adopted ground-breaking reforms that are being replicated nationwide.

3. Medical bill disputes are still happening, and requests for mediation and arbitration continue to climb. The dispute resolution process will undoubtedly require additional data, definition and interpretation.

4. This issue is very complicated, and it's been made even more complicated by COVID-19.

5. While SB 1264 faces procedural, institutional, practical, and political challenges ahead, Texas lawmakers should be commended for passing a well-written and carefully researched piece of legislation.

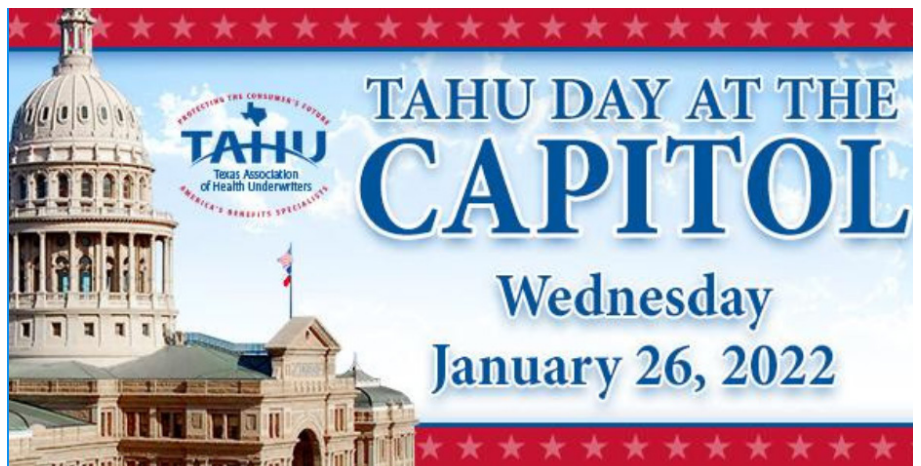
Through TAHU, health insurance agents and brokers remain committed to supporting efforts to find a solution to this

most challenging problem, and we give thanks for the progress already made.

Finally, watch out for those extension cords, raised ledges and concrete pavers!



2022 Capitol Conference
Monday, February 28, 2022
Till Wednesday, March 2, 2022
9:00 AM – 5:00 PM
Hyatt Regency Capitol Hill
Washington, DC



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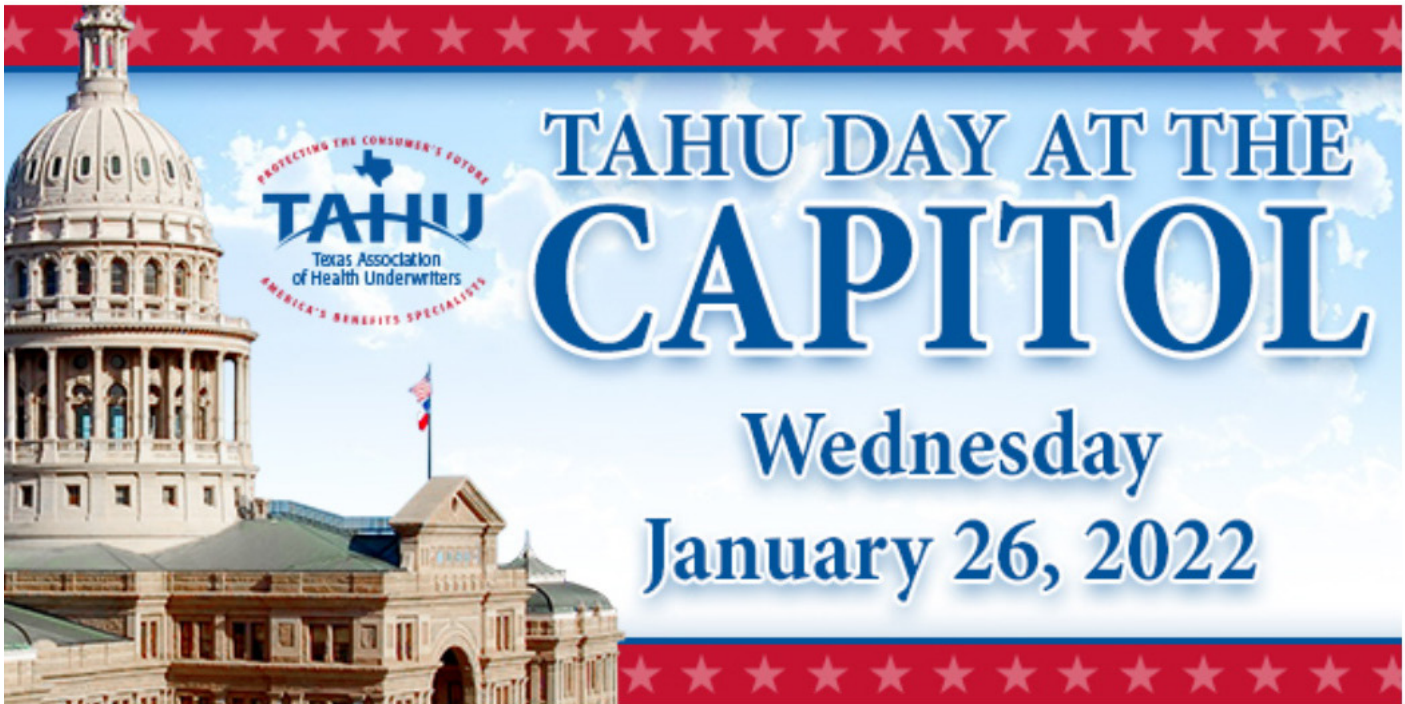
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*For additional information and
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Courtney Jones
cjones@brighthealthcare.com

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