

TAHU Magazine

Rick Ott



*TAHU's 2022 Hollis
Roberson Award Winner*



TAHU News 2022 Advertising Rates

Reaching 1700 readers every quarter!

TAHU Magazine will publish quarterly: March, June, September, and December.
E-News will publish bi-monthly. **All ads are full-color.**

The TAHU News is the official publication of the Texas Association of Health Underwriters. TAHU members serve the health insurance needs of employers and individuals seeking insurance coverage. They not only offer traditional health insurance products, but also coverage such as dental, vision, long-term care, disability, Medicare Advantage and Medicare Supplements and a variety of consumer-driven products.

Package #1: Full Year

- 4 ads in the TAHU Magazine
- 6 bi-monthly E-News issues with your logo included
- 52 weeks of your logo on the weekly TAHU News
- Your logo on TAHU homepage for 12 months

Package #2: Half Year

- 2 ads in the TAHU Magazine
- 3 bi-monthly E-News issues with your logo included
- 26 weeks of your logo on the weekly TAHU News
- Your logo on TAHU homepage for 6 months

All ad packages include website and email address links in the electronic TAHU Magazine, your linked logo in the Bi-Monthly E-News, the Weekly TAHU News and your company will be featured on our website sponsor page at www.tahu.org

25% surplus for President's Page, Legislative Page and Back Page

Full Page
7.25" x 9.75"

\$1,500

\$900

Half Page
Horizontal 7.25" x 4.75"

\$800

\$550

Quarter Page
Horizontal 7.25" x 2.25"

\$500

\$300

**20% Discount for 2021
Annual Conference Sponsors**

All ads must be in a DIGITAL format. Files must be in the format of either: .pdf / high resolution; .tif / flattened (300 dpi); .jpg / (300 dpi)

An advertiser who does not complete a contracted schedule will be short-rated. Any ad cancelled after the space reservation deadline will be billed 25 percent for the space reserved. Add a 15 percent premium for guaranteed position; please call for other special page requests. Ads must be print-ready; \$75/hour design fee applies for changes.

For inquiries contact Lisa Strug · (713) 645-1490 · admin@tahu.org

BOARD

Texas Association of Health Underwriters

Jaffe Communications, Inc
312 North Avenue East, Suite 5
Cranford, NJ 07016
Phone: 713-645-1490
Fax: 908-967-5044
www.tahu.org

PRESIDENT
Krista Palmer
90 Degree Benefits
krista.palmer@90degreebenefits.com
214-912-8629

PRESIDENT ELECT
Michael Ledgerwood
Senior Health Plans of Texas
mledgerwood@seniorhealthplanstx.com
832-745-2987

FIRST VICE PRESIDENT
Stacy Cochran
90 Degree Benefits
stacy.cochran@90degreebenefits.com
806-698-5829

SECOND VICE PRESIDENT
Scott Long
Globe Life Benefits
swlong@globe.life
832-457-1472

TREASURER
Jennifer Pleasants
UnitedHealthcare
jennifer_pleasants@uhc.com
952-406-3986

SECRETARY
Cliff Stubbs
Rhythm Insurance Agency
Cliff@RhythmInsuranceAgency.com
Phone: 214-616-7511

IMMEDIATE PAST PRESIDENT
Nedra Clingan, LPRT, GBDS
UnitedHealthcare - Helotes
361-945-1605
nedra.clingan@gmail.com

EXECUTIVE DIRECTOR
Lisa Strug - Jaffe Communications
admin@tahu.org

Billing Address
TAHU
312 North Avenue East, Suite 5
Cranford, NJ 07016

TAHUnews - Vol. 32, No. 1
The Official Publication of the
Texas Association of Health Underwriters

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

Honorary Editor
Ken Martin

Copy Editors
Lisa Lavia Ryan
Lisa Strug

Advertising
tahu.org
http://tahu.org/Media_Sponsorships

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

Inside This Issue

FEATURES

**10 NAHU NAME CHANGE
BY REID RASMUSSEN**

**14 2022 HOLLIS AWARD WINNER
RICK OTT**

**18 KEN MARTIN SCHOLARSHIP
WINNERS**

**20 MEDICAL CANNABIS
BY DON PARISI**

DEPARTMENTS

PRESIDENT'S MESSAGE

6

MERONEY PUBLIC AFFAIRS

8

TDI NEWS / NEWSWORTHY

22

IN MEMORIAM

24

CHAPTER TALKIN'

26

TAHUPAC CONTRIBUTORS

31

NOTICE:

The Texas Association of Health Underwriters shall not be liable to any person for any loss or damage incurred or suffered as a result of their accepting an invitation contained in any advertisement published in TAHUnews. Readers are encouraged to make appropriate inquiries and take appropriate advice before sending any money, incurring any expense or entering into a binding commitment with any advertiser.

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



RON BYRD
KANSAS CITY LIFE
STAHU CHAPTER

Are you being cloned?

I know I'm not in this alone, and it seems to be getting worse: the "robocalls" at all hours of the day. When you run your own business or are in the sales marketing field, every time the phone rings, you wonder: Do I answer this, or is it spam?

Most phone solicitors are just doing their jobs and trying to make a living, but so am I — and I enjoy my "busman's holiday" when I unplug after work. No calls! Well — mostly none. My cell phone is also my business phone and livelihood, so I keep a close eye on it.

But what used to be an irritation has turned into a danger to everyone with a mobile phone. The robocalls are one thing, but last week I was told by a friend that her partner's phone had been cloned. She had been receiving texts that were identified by her partner's phone number, but it was someone who turned out to be a hacker, — and requesting money.

Now, my friend is as smart as they come — but the hacker presented so much identifying information from their business that my friend was convinced the request was legiti-

Protect yourself from mobile-phone crime

mate, and she sent money.

My friend and her partner quickly figured out they had been scammed -- but many people, particularly older adults, can lose thousands upon thousands of dollars before eventually realizing they've been victims of a criminal.

So what is cloning, anyway?

There are different types, but basically, cloning involves copying your phone's SIM card — the tiny little chip in the side of your phone where all your device's data resides. If you leave your phone unattended, it takes only a few seconds for a criminal to grab it, pop open the SIM-card tray, and steal the card. Then, once they have the data from your phone, there's no limit to the number of nefarious ways they can use it.

How can you tell your phone has been cloned?

If you lost or misplaced your phone and then got it back, immediately pop open your SIM-card tray; if the card is missing, you know you have a problem. (Even if the card isn't missing, it makes sense to assume the worst if your phone has been out of your hands.) Also, check the location finder on your phone. If you're in Texas and your phone is showing as being in Minnesota, you know you've got a problem. Plus, you may not be able to make calls or send texts, and your text messages and voicemails might be missing.

If you suspect cloning:

- Immediately contact your mobile carrier. Tell them what happened, and ask them to disconnect your current phone number and SIM card and issue you a new one.
- Use your laptop or desktop computer, NOT your phone or tablet, to change ALL your online passwords.
- Check your phone bill and bank account for unauthorized charges. Contact your bank's fraud department as quickly as possible to report any strange transactions.
- File a police report, which will prompt an investigation.
- File a report with your federal fraud bureau. In the U.S., that's www.identitytheft.gov.
- Place a fraud alert with one of the three major credit-reporting bureaus — Equifax, TransUnion or Experian — to make it more difficult for anyone to open new accounts in your name.
- Last but certainly not least, reset your phone to its factory settings. That will wipe out any spyware that the criminal could have placed on your phone.

The moral of the story: Keep your phone close to you at all times. I know many of us are trying to be on our phones less, so feel free to leave your device off if you prefer; just don't let it slip into the wrong hands.

Search & Save

MEDICARE DATA SYSTEM

PROVIDER SEARCH ENGINE

Direct from the Carrier Servers
86 National & Regional Carrier Networks

Easy Navigation

CMS Approved Printouts

Preferred Pharmacy Designation

Electronic Scope of Appointment

Save Client Rx List Year to Year

As Low as \$25@Mo

Accurate RX Pricing

Go to:

- <https://searchandsave.org>
- Use Social Media Log In
Linkedin, Google or Facebook
To Begin Your Free Trial
- Easy Social Media Login

30 DAY FREE TRIAL

**Least Expensive
Most Comprehensive
Medicare System
for Agents**

NO CREDIT CARD NEEDED

**ALL AVAILABLE
MA & MED SUPP PLANS**

**Questions? Call
800-283-0040 X121
Email: bearcat@sanb1.com**

**Search & Save
Cincinnati, OH 45255**

TAHU PRESIDENT - KRISTA PALMER



In my first few months as TAHU president, I notice that our Chapter has never been more relevant and important for those of us in the industry and across the nation. I've come to think of our association as one very large best-in-class team. A team that provides abundant opportunities to learn, teach, mentor, and share top quality benefits advice. A team that enables us to advocate, brainstorm, give back to our communities, meet, network, and

socialize with friends and colleagues all over the country.

The changes around us—whether social, political, technological, scientific, economic or otherwise—require that we help our clients navigate through new and increasingly complex legal landscapes, which profoundly impact the companies for which we work, our communities, and the benefits industry at large. In many instances, we are responsible to help shape those new legal landscapes. Our terrific member community of professionals, including all our sponsors, is a network on which I have become increasingly reliant when facing these new challenges and opportunities.

I am proud of our chapter's success, particularly in providing more op-

portunities for meaningful engagement of our members and sponsors, introducing innovative ideas, and providing professional development and outreach opportunities. We will continue to provide impactful content in our upcoming Day at the Capitol and Annual Convention this coming year. Please be on the lookout for and save those dates so that you do not miss out on those amazing events.

Thank you members for your continued participation and enthusiasm in our professional community, and sponsors for your incredible support and advice.

Wishing you a successful 4th quarter and look forward to seeing you soon!

WARNER

Pacific

is a proud
Silver Sponsor
of TAHU!

PROTECTING THE CONSUMER'S FUTURE
TAHU
Texas Association
of Health Underwriters
AMERICA'S BENEFITS SPECIALISTS



Trei Wild



Rick Krout



Teresa Ramirez



John Kurath



Matt Sarchet



Danny Koch



Eva Boucher



Eric Scher



Rachelle Posey



Mark Robertson

warnerpacific.com
(800) 801-2300

SPONSOR

Welcome New TAHU Members

TXAUSTIN	Marcie	Calhoun
TXAUSTIN	Christine	DeGerolami
TXAUSTIN	Lupe	Flores
TXAUSTIN	Kim	Jones
TXAUSTIN	Frank	Luca
TXAUSTIN	Christina	Marshall
TXAUSTIN	Sharla	Miller
TXAUSTIN	Carol	Rankin
TXAUSTIN	Amy	Simpson
TXAUSTIN	Ashton	Watson
TXAUSTIN	Paula	White
TXCOASTLBND	Andrew	Garcia
TXCOASTLBND	Sean	McCracken Brown
TXDALLAS	Lisa	Burkham
TXDALLAS	Lilia	Camacho
TXDALLAS	Bryan	Cooper
TXDALLAS	Brandon	Jones
TXDALLAS	Victoria	Townsel
TXDALLAS	John	Walker
TXDALLAS	Lad	Williamson
TXEAST	Molly	Gaynor
TXEAST	Eileen	Saucerman
TXFORTWORTH	Deborah	Boak
TXFORTWORTH	Savannah	Brice
TXFORTWORTH	Paulette	Poynor
TXFORTWORTH	Shawn	Shanks
TXHOUSTON	Lavet	Ferchert
TXHOUSTON	Kari	Hale
TXHOUSTON	Mark	Salazar
TXLONESTAR	Tabitha	Bird
TXLONESTAR	Dana	Johnston
TXLONESTAR	Jessica	Waits
TXSANANGELO	Edward	Resendez
TXSANANTONIO	Calneta	Beeman
TXSANANTONIO	Andrew	Elizalde
TXSANANTONIO	Michael	Holland
TXSANANTONIO	Merry	Jaen
TXSANANTONIO	Heather	Kennedy
TXSANANTONIO	Courtney	Upton
TXSANANTONIO	Madison	Williams
TXTEXOMA	Morgan	Graham



MERONEY MEMO / FALL 2022



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

ELECTION DAY
11/8/2022

Fall is finally here and so is the high season of politics. The General Election will happen on November 8 which makes the next few weeks prime time for you to engage in your role as a TAHU member in this election cycle. Both incumbents and challengers will be spending all of their time close to home and the voters. That's where TAHU members can seize the opportunity.

One of our goals as your lobbyists is to strengthen and improve TAHU members' relationships with their own elected officials. The true potential power of any statewide association lies in its members. Constituents speak much louder than lobbyists when it comes to legislators. That is why TAHU needs YOU to join our Key Contacts program today!

We have 2 main goals for the program: 1) Use your regularly scheduled Chapter Meetings and other activities to MEET YOUR LOCAL ELECTED OFFICIALS and 2) Build a database of TAHU members who have or want to build a relationship with their local elected official to help us with outreach dur-

ing the next session. TAHU's Key Contact program will be running at full speed over the next few months as we ramp up for the next legislative session in January. These will prove to be CRUCIAL to us during the upcoming legislative session when we have key bills and issues up for a vote.

If you already have a relationship (he or she is your neighbor, church friend, best friend, regular customer or someone you bump into regularly for any reason) with your official, please join and let us know that. If you do not know your official but would like us to help facilitate that happening, join and let us know that, too. We welcome all comers and joining Key Contacts is a great way to get more involved with TAHU in a meaningful way. To join, visit www.tahu.org and click on the "Legislation" tab and look for the "Key Contacts" program on the drop down menu.

The website now has a link where you can look up your elected officials and step by step instructions on exactly how to kick start your path to developing a relationship with them. We have also posted our full presentation on this topic from this Spring's Annual Conference.

During session, we will likely activate the Key Contact members from time to time with a direct email and or text message to let you know if and when we need your help. This would include suggested talking

points and up-to-the-minute updates on pending legislation. Every call, email or text you can deliver to your official is vital to TAHU's success at the Capitol. We will truly rely on this network to help us get our message out to the 150 representatives and 31 senators around the State so please JOIN TODAY and help us move the ball across the goal line next session.

Over the summer legislators were busy attending conferences and discussing hot topics like balance billing, the possible creation of a state based Exchange, and whether all the new transparency legislation is helping consumers to better engage in their healthcare choices. As the Texas legislature turns its attention to these issues in early 2023, TAHU's voice will be more important than ever. We look forward to working with you as one of our Key Contacts in Austin and in your hometown.





Legislative Update with
 Shannon & Mike Meroney
1 hour of CE followed by
Happy Hour

AAHU invites you to join us!
OCTOBER 20 • 3:30 - 6:00 PM
 The ABCB • 1305 W. Oltorf St, Austin, TX 78704
 Register at www.austinahu.org
 Members \$35 - Non-members \$45

 **FLEX**

**Are you struggling with time consuming cases?
 You're not alone.**

Flex can streamline your small group sales process so
 you can focus on closing deals with larger clients.

www.flexiblebenefit.com/tabu





Reid Rasmussen
Co-Founder & CEO
freshbenies
reid@freshbenies.com

NAHU Name Change: The Who, What, Where, When and How

outdated name 1,000 times over. I honestly believe the name often stops brokers from considering involvement.

And apparently, I'm not the only person who believed it was time for a rebrand. This idea has come up many times in recent decades.

HOW did we land on this name? A task force was formed in November 2021 to explore the possibility of a name change. Eight people representing different parts of our membership were recruited- and I was honored to be one of them.

Our mission was clear: Explore the possibility of a name change that ensures the proper balance of respecting our past while providing clarity of our current and future value proposition.

As early as February, we organized round-table discussions, polled individuals, and conversed with hundreds of association leaders around the country. The first two months were focused on one critical question: "Is a potential name change worthy of consideration?" At every step, the feedback was a resounding YES.

Based on that feedback, we defined the necessary criteria for a rebrand of the name. We decided the new name must:

- be inclusive and representative of the various roles filled by our members (brokers / carrier reps / other solutions providers – and those who serve groups / individuals / seniors).

- carry authority.
- be simple for someone outside our association to understand.

We were realistic that there would be no single name that our entire membership would consider perfect; rather, we had to find one we could all support that met the above criteria.

Then, finally, we moved into the process of identifying and testing possible names. Dozens were suggested, considered, and (hotly) debated. This final one kept rising to the top with the lion's share of support.



Per the NAHU bylaws, we had to submit a proposed name change to the NAHU Board 60 days in advance of the national convention. They agreed on the name and allowed the proposal. We held more town hall meetings and pushed forward with a series of social media clips (I hope you liked those – we tried to have some fun along the way) to build consensus with those members who might have not seen the emails or heard the discussion at a local meeting.

At this year's Annual Convention of the National Association of Health Underwriters (NAHU) in Austin, delegates voted overwhelmingly to update our name to the "National Association of Benefits & Insurance Professionals" (NABIP), with the tagline "Shaping the future of healthcare."

WHY do we need a name change? Do you remember when you first learned about the Health Underwriters' Association? I was taken to lunch by a local broker who explained how joining the association would benefit my career and be a show of support to the industry.

I liked all that, but I was also confused by the name, and she had to spend a significant amount of time explaining what it meant – and that this wasn't a professional association for actuaries and underwriters. She justified that back in 1930 when the association was founded, a broker was called an "underwriter." I trusted her enough to join.

In the 24 years since, I've had to similarly explain this confusing,

At the convention, the emotional debate continued, but more than 95 percent of the delegates voted for the new name.

WHAT does the name represent?

Let's break it down:

- "The National Association" – ties to our 82-year history; defines us as a nationwide collective force; powerful.
- "of Benefits & Insurance" – the most inclusive term we found that would include all of our members: "Benefits" representing everyone serving groups with health insurance, all ancillary and voluntary insurance, plus other group tools such as enrollment systems / cost-containment tools / benefit admin platforms / TPAs and more; and "Insurance" representing everyone selling to individuals and seniors.
- "Professionals" – we are a profession; which means we are educated and experienced, and that we are trusted by our clients to provide advice. We are accountable to one another as an organization to uphold a standard of conduct and guide the industry forward.
- "Shaping the" – we deliver benefits to Americans, thereby shaping their experience of the healthcare system. We also lobby our industry and legislators, thereby guiding the industry.
- "future of healthcare" – because our membership funds the American healthcare system, if we don't keep it healthy and free, the result will absolutely change the future of every citizen's experiences.

HOW will local & state chapters be named?

The city / region / state will come after the name.

- Our new state association name will be something close to the "National Association of Benefits & Insurance Professionals – Texas."
- And my local chapter might become the "National Association of Benefits & Insurance Professionals – Dallas."

Moving the chapter name to the end is a savvy branding decision. The same key words at the front of the name across all 200 chapters will build consistency. Picture a Google search in the future: every single search, by every single member, in every single town, in every single state will always be searching for the same key words of the name, or the same acronym of NABIP. It will dramatically raise the social influence and power of the organization for all of us.

WHO supported this?

- Janet Trautwein: In the beginning, Janet (our national president, and originally a broker from Texas) was against the name change. She'd heard this issue raised over the past two decades and had seen it fail. She was initially concerned about losing political clout with legislators if a rebranding was not handled properly. However, after she saw the rebranding campaign that was planned and budgeted for by the task force, and when she heard the clear call for change from the membership, she came to wholeheartedly support it.
- The Task Force: Kevin Trokey, Eric Kohlsdorf, Dave Sherrill, Catherine Cooper, Scott Wham, Patrick Burns, Eugene Starks, and me.
- NAHU Board: They were closely

involved in raising complaints, setting requirements and voting on possible names. They unanimously voted for the new name.

- Past Presidents: The leaders who had debated this topic in prior years had constructive concerns and insights. They gave input throughout the discussions.
- TAHU & other state leaders: There was lots of discussion and debate, but TAHU voted in support.
- The Delegates at Convention: Following the process by which our organization works, we voted. The new name passed with an overwhelming majority.

WHEN will this change take place?

The national name will change 1/1/2023. All the state and local chapters can change it then. There will be a three-year window during which the change can be made.

The timeline toward this is:

- June: vote passed at Annual Convention
- August: logo / name "brand style guide" finalized
- September: rebranded materials / collateral / design assets sent; media relations PR package; reference/tutorial guidance sheet for digital platforms; legal / bylaws change advice
- October: instructions for financial assistance, if needed for a struggling chapter
- November: preparation for brand launch finalized
- January: NABIP brand campaign begins

Continued page 13



**HOLLIS ROBERSON SCHOLARSHIP
FOR ENHANCED PROFESSIONAL DEVELOPMENT**

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

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

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

- Applicant must be a member of NAHU and TAHU
- Scholarship will be in the form of a reimbursement for the cost of taking a NAHU certification course, at an amount of 50% of course cost, to a maximum of \$200 per course. There is a lifetime maximum of 3 scholarships per member for Certifications. Passing each course is required.
- A second Scholarship can be received in addition to the three above in the amount of \$500 for achieving the designation of Registered Employee Benefits Consultant (REBC) from NAHU.
- Eligibility year will be based on calendar year. Completed application(s) must be received by March 31st of the following year. I.E., scholarship applied for time period 01-01-2022 through 12-31-2022 must be received by 3-31-2023.
- One application per course is required. All applications must include receipt of payment and proof of passage of the Certification course. For REBC, receipt for cost and proof of earning the designation from NAHU must be included. Passage of Course and/or Earning Designation date must be within the time period allotted for both Certifications and Designation.

Application

Name: _____ Signature: _____ Date: _____

Address: _____

Telephone: _____ Email: _____

Local Chapter: _____

NAHU Certification or Designation Applying for:

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

Continued from page 11

CBAHU Cornhole Tournament

WHERE can I get more information? Check out this webpage with the Task Force documents, Q&A videos, and the continually updating documents on the re-branding.

<https://nahu.org/chapter-resources/hod/name-change>

Thinking back 24 years ago, if I was invited to join the National Association of Benefits & Insurance Professionals, I would have seen myself in that name – certainly, more than “Health Underwriters.” I think almost all of us would agree!



SMS®
SENIOR MARKET SALES

An Industry Leader for 40 Years

Senior Market Sales® (SMS) is a national field marketing organization, representing top Medicare Supplement, Medicare Advantage, annuity, life, long-term care and travel insurance carriers in all 50 states.

Let SMS help you save time, make more money and put your business in a position of distinction.

Why partner with SMS?

- ✓ Expert training
- ✓ Four decades of experience
- ✓ Top health and wealth solutions
- ✓ Pioneering tools and technology
- ✓ Proven sales and marketing systems
- ✓ Successful business growth strategies

Call **1.800.786.5566**

 **RECOMMENDED**

© Senior Market Sales All Rights Reserved. This is a Solicitation. For Licensed Insurance Agent/Advisor Use Only. Not for General Public. 16841_0822

Say Hello to TAHU's 2022 Hollis Roberson Award Winner - Rick Ott

By Reid Rasmussen

Co-Founder & CEO - freshbenies

And in his own words, Rick Ott

You heard three of the criteria for nomination:

- Significant contribution to further the industry
- Significant community support
- Character, leadership, professionalism & idealism

These are traits that clearly stand out for this year's recipient. Various nominations referred to this year recipient as: humble, innovative, a kind & gentle spirit, a true leader, a quiet servant, a giver, high integrity, a class act, a true professional, always there to lend a hand, with a great sense of humor.

That should be all it takes, right?

One of those criteria said "Community Support."

My father had some solid advice – "You should live in your community like you're going to be there for your whole life."

I think this year's recipient agreed with that. Listen to this:

- School Board member for 6 years, served as President
- Rotary Club member, and served as President
- Blood Bank member, and served as President
- BBB member, and served as President
- Drug Abuse Council member, and served as President.
- Life Underwriter's Association member, and served as President.
- Taught multiple Dave Ramsey courses on personal financial responsibility
- Actively involved with various fund-raising groups – benefiting veterans, the church, students, and the community.
- Including working with the Christian Foundation, and served as Chairman
- Elder at their Church, and served as Chairman
- Board of the local Playhouse, and served as President.

And somehow, had time to act in 5 musicals at that Playhouse – their favorite being as Teyve in "Fiddler on the Roof".



Which probably means this year's recipient is a male.

Wow! And this is before we even mention his insurance career!

This year's recipient started in the insurance business 50 years ago, and launched his own agency 27 years ago. I should say "their agency" as his wife served there, too – right by his side.

He served in his local AHU chapter for many years, including as President.

However, arguably, this recipient's most influential industry role was with legislation. For 16 years our Hollis recipient was the only agent representative on the Texas Health Insurance Pool Board of Directors. And, as may be no surprise, for 8 of those years he served as the Vice Chair.

While there, he was the force behind doubling the fee paid to agents for applications submitted to the pool. His involvement on this committee and as local and state Legislative Chairs enhanced the view of the agent community to many powerful Texans outside our industry.

I'll end with a quote from Steven Browning the Former Executive Director of the Texas Health Insurance Pool: He "selflessly devoted hundreds of hours of uncompensated time. I don't think he ever missed a Board meeting,

despite the long (boring) drive from Corpus Christi to Austin...His positive attitude and fun sense of humor was contagious... I really can't say enough positive things about Rick."

With that, I'll ask all previous Hollis Award Recipients to please rise and help escort to the stage this year's recipient - **Rick Ott!**



In His Words - Rick Ott

I have to admit that I'm wary of a "Sorry, but ..." email or phone call that may arrive apologizing for the miscount of the ballots, or mis-typing of the name on the announcement card. I've been a member of TAHU long enough to know just how exclusive the list of Hollis Award recipients is, and it never occurred to me that I would one day be included with the legends of our industry.

I feel an extra honor because I knew Hollis from life association service during my insurance industry survival years and his years of seasoned success. Hollis was a giant in the life insurance industry, too.

I joined TAHU after I realized if we take care of our customers, they want us to represent their interests in health insurance as well. My life manager dutifully warned me of

doom and gloom if I pursued individual and group health insurance, but I hated passing up that business, so I began to focus on combining both in 1977.

It worked, and in about 1980-something, I realized that the fledgling Corpus Christi chapter of TAHU might be a good resource to help

grow a book of health business, so I joined. Unfortunately, there weren't enough of us "rebels" to keep a chapter going, so while it kept on, it slowed to very little activity, and offered the few members who started it even less.

Interest in the chapter was re-awakened when Kathy Cary-Greene, a local health insurance company rep who stayed with it during the lean years, solicited new members to support her campaign for election to the TAHU Board. We did, and she became TAHU president in 1997, the first president to represent the newly named Coastal Bend Chapter.

I re-joined during her new-member drive about 1991-92 and have been involved ever since. The "Hollis" is, without question, the pinnacle

of my career. (Nevertheless, I still worry about that delayed email or phone call from Lisa, our TAHU executive director.)

The night of the award, I learned exactly what "surreal" means. As I listened to master of ceremonies Reid Rasmussen name qualifications that the committee had determined were sufficient to name a recipient, I was amused to hear similarities to my own life: school board service, active church work, other community volunteer duty. Then, Reid mentioned the Coastal Bend Blood Bank. "Damn!" I thought. "He's talking about me!"

I was dumbfounded, purely and simply. Looking up to see the prior Hollis recipients gathering around my table to escort me to the podium was the next shock, even if it was to make sure I didn't fall along the way.

Before I could process that thought, I realized that I was going through this dream alone. My wife, Beth,



had been visiting our daughter Lori and her family in Dallas while I was "conventioning" in Fort Worth. That was until Reid encouraged me to turn around, and I saw Beth, Lori and her husband, Chris, grandson Chris and his fiancé, Janet, grandsons Richard and Joe, and our son, Casey from Johnson City, all waiting to join "Papa" on stage. WOW!

See **Rick Ott** Page 16

Rick Ott continued from page 15

That magic night was more than recognition for me, but an acknowledgment of members from chapters of all sizes across the state who go to work every day protecting the insurance-buying public of Texas. They do it by finding and matching the interests of our customers and clients. They do it by teaching other agents and brokers to understand and reflect our role in educating people just like us who need help in buying the right product at the right time to satisfy the right need. And they do it by representing the carriers who create, develop, and refine our inventories of product to sell and service.

But I suspect I'm preaching to the choir because you live this on a daily basis like the rest of us. What we do is important. Congratulations, fellow members, on choosing this career (or accepting being chosen by it), and by partnering with TAHU to support, educate, and encourage your choice.





Friday offers plans that include:

\$0

- Primary Care Visits*
- Mental Health Visits*
- Virtual Doctor Visits
- Vision Exam**

[CLICK HERE TO GET A QUOTE](#)

Built for people who buy their own health insurance.

*\$0 visits available on most plans, not all. **Only on the "+ Vision" option of each health plan.
All products, services and policies are issued by or through Friday Health Insurance Company, Inc. and administered by Friday Health Plans Management Services Company, Inc. The Friday name, logo and other Friday marks are owned by Friday Health Plans, Inc. For a full list of benefits, provisions, exclusions and limitations, and to see everything included in Friday's plans and networks, please contact Friday Health Plans.

friday
health plans

MKT_7007_V1_08_17_2022

KEN MARTIN SCHOLARSHIP

The Ken Martin Scholarship, is awarded to students majoring in communication, journalism, or related fields, was established in his honor. Ken's byline was "Houston's Insurance Guy with an ATTITUDE!" Meet the 2022 TAHU recipients.



Hi, my name is Seth Meason the son of Darla & Toby Meason of Amarillo.

I'm attending West Texas A&M University to pursue a degree in music education.

Throughout high school I was involved in band, choir, full orchestra, and leadership teams for those respective organizations. I was honored to be named a 2-year TMEA Band All-Stater as well as becoming my high school's first homecoming king. I was also a member of the National Honor Society and the Ken Club. Outside of school, I was a member of the Amarillo Symphony Youth Orchestra and was involved in my church's praise team.

During my time in college, I will be involved in the marching band as well as a concert season band. I also hope to be involved in the West Texas A&M University Symphony Orchestra. I will be participating in student organizations on campus such as the Baptist Student Ministry and will be joining a band fraternity.



My name is Ansalma Rodriguez, and I am a recent graduate of Incarnate Word High School.

I'm attending The University of Texas at Austin, majoring in mechanical engineering. In my free time, I enjoy watching movies, reading books and comics, and rollerskating.

I am the oldest and only daughter of my family, followed by two younger, energetic brothers.

I sincerely thank the TAHU Honorees Corporation for supporting my undergraduate education to help me become an engineer.

Hook 'em, Horns!

Thank you to the TAHU Honorees Corporation for granting my daughter this scholarship. She has worked very hard and has set big goals for a bright future. Your help is very much appreciated, and you make me even more proud to be a member of TAHU!

Valarie Vasquez



My name is Emma Barberena the daughter of Raul Barberena of Houston.

Emma is a freshman pursuing a bachelor's degree in business administration at The Hankamer School of Business at Baylor University with the ultimate goal of attending law school. She hopes to specialize in business law.

In high school, Emma was president of her campus chapter of International Thespian Honor Society and served as a student representative for the fine arts on her Principal's Advisory Board. She was also involved in National Honor Society, National History Honor Society, varsity choir, orchestra, Junior Achievement, and Girl Scouts, and she received awards in academic excellence and performance in theatre. Throughout high school, Emma was involved in multiple charities and organizations, volunteering over 150 hours of community service.

Emma is honored to be one of the recipients of this year's TAHU Honorees Corporation Scholarship.

Fundraiser



4-person Scramble
8 AM Contest, 9 AM Golf
Wednesday
October 26, 2022

Registration:

<https://sanantoniouahu.org/>

plus

Silent Auction Items
Raffle Ticket Items

Canyon Springs Golf Club
San Antonio, TX
\$125 per Golfer or
\$500 per Team

Players will get (a) Swag bag, (b) coupon for weekday anytime golf at Canyon Springs, (c) Breakfast Tacos, (d) Round of 18, (e) 1-Hour Happy Hour, (f) Lunch and Prizes for Lots of contests and scores



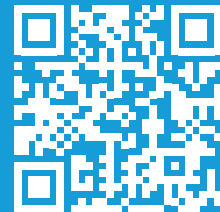
Games include *Putting Contest, Longest Drive, Closest to Pin, Hole in One, Closest Approach.*

Golf & Raffle Prizes so far include Trip for 4 to Oahu Hawaii for 1 week, Homemade Hand quilted quilts, Cash, & various gift cards



Healthcare savings in shining armor.

Shield employees from excessive out-of-pocket costs! Help your clients reduce overall healthcare premiums with a group supplemental insurance plan that ensures employees have access to quality, affordable coverage.



LEARN MORE

Joe Brining | jbrining@ionemarketplace.com | 405-615-6996



**Don Parisi - President
Bennabis Health**

<https://bennabishealth.com/>

Bennabis Health

...making medical cannabis understandable and affordable!

Summer 2004. Two sisters are leaving a fundraising benefit, walking to their car in the parking lot. Then, a horrific crash. Both women are battered by a drunken driver's carelessness. Broken bones ensue. Recovery takes more than a decade.

One of the sisters follows the standard medical protocol of taking prescription pain medications through her long ordeal recovering from her injuries. The other at first tries that, but then sees an alternative route. She decides to deal with her pain episodes by using medical cannabis.

Today, one of them is a heroin addict. The other is now a nurse.

Unfortunately this is a true story, tragically for one sister.

The sister who was able to use medical cannabis advocated in her state to allow it. Her state became one of only eleven that before 2010 permitted the use of medical cannabis.

SHOULD MEDICAL CANNABIS BE PART OF A EMPLOYEE BENEFITS PACKAGE?

That number has grown each year since then. It is now approved in 38 states and the District of Columbia.

One major reason the last ten years have seen increased approval of medical cannabis is that scientific studies show it can be an effective medical alternative to treat symptoms of certain conditions. Five years ago the National Academy of Sciences issued a survey of studies done on the effectiveness of medical cannabis on those conditions, and reached the profound conclusion that “[t]here is conclusive or substantial evidence that medical marijuana is effective in chronic conditions such as glaucoma, chronic back pain, MS, cancer...”¹ Since then, studies have steadily increased.

That is not to say medical cannabis is a panacea. It affects symptoms, not root causes, and it is contraindicated for certain conditions. But it is gaining acceptance among health care professionals as a potential treatment alternative for the conditions it can help. For example, it has been effective in countering the nausea that accompanies chemotherapy, which can be so harsh that some patients discontinue chemo. Medical cannabis allows them to continue their potentially life-saving treatment.

Given the current state of the science around the medical effects of cannabis, it is apparent there are patients in each state who can

benefit from it. But affordability is a barrier. Cost is undoubtedly keeping some people from access to the medicine. Depending on the state, the cost of an ounce of medical cannabis purchased from a licensed dispensary ranges from \$100 to \$500. How to reduce that cost?

There is a case to be made that medical cannabis should be covered as an employee benefit, either within a medical plan or as a wellness benefit. Polls and studies, reveal that medical cannabis users reduce their prescription drug intake, even when cannabis is a supplement rather than a complete replacement for their prescriptions. According to a 2022 systematic review and analysis of 27 studies, more than half of the people observed had substituted medical cannabis for prescription drugs. “Chronic pain and mental health conditions were prominent among the leading reasons for medical cannabis use. The most common substituted drug classes were narcotics/opioids, anxiolytics, and antidepressants. A majority supported that medical cannabis decreased prescription drug uses...”²

¹<https://www.nationalacademies.org/news/2017/01/health-effects-of-marijuana-and-cannabis-derived-products-presented-in-new-report>

² Source: Veevarin Charoenporn, Thammanard Charernboon & Clare J Mackie (2022): *Medical Cannabis as a Substitute for Prescription*

Agents: A Systematic Review and Meta-analysis, Journal of Substance Use. A June 10, 2022 Harris poll showed a consistent result – 62% of the cannabis users polled said they would prefer to use cannabis rather than pharmaceuticals. And customer satisfaction appears high also (no pun intended) – 88% said their well-being improved when replacing or complementing their prescription use with cannabis. A New Frontier Data report agreed – 56% of those polled reported their medical condition improved significantly with medical cannabis and another 29% reported some improvement – an overall 95% positive rate. Wouldn't we all like to have that kind of customer satisfaction result?

So why not offer it as an employee benefit? Two obstacles.

The primary, obvious barrier is the risk management surrounding medical cannabis's treatment by the federal government. None of the companies that provide fully-insured health coverage are willing to take any kind of risk in covering medical cannabis, for fear of the federal government. (This, despite the federal government taking a hands-off approach for years to anyone who is operating legally within states that allow cannabis.) However, the self-funded market might be willing to undertake that risk. While ERISA could be an obstacle for that market – that question would be the subject of a whole article so it is beyond the scope of this one – offering cannabis as a wellness benefit might solve that problem.

The second obstacle is the need for data. While brokers clearly have

no control over the governmental obstacle, this obstacle is something we can work on.

A sizable impact on health plan Rx spend can be inferred from covering cannabis. For example, a May 2021 New Frontier Data survey revealed that 29% of glaucoma sufferers completely replaced their prescription drug with cannabis. We know the annual revenue in 2019 for Pfizer's leading glaucoma drug was over \$280 million. If 29% of that drug's consumption was replaced it would reduce those revenues by over \$80 million. Admittedly there is a lot of extrapolation applied here, but the picture is easy to see.

That shows the potential Rx decrease. The other side of that equation is the cost of the replacement cannabis. By comparing the two figures a health plan would have a better idea of whether it is not only smart medically to add cannabis as a covered benefit, but also smart financially.

So, brokers can help. If you want to add something new to benefit plans, something that can certainly reduce dependence on opioids and therefore make a big difference medically, like it did for the one sister, then consider your self-funded clients that may be open to participate in a pilot program that would cover medical cannabis, at no cost to the plan. The resulting claims data can then be compared to at least one year of past claims data. That will provide a more meaningful look at whether covering medical cannabis works financially as well as medically. Contact dparisi@bennabis.com to undertake that pilot.

Don Parisi **President, Bennabis Health**

Don Parisi has more than 30 years' experience in the insurance industry, 25 as an executive.

Don has been President of a health plan and General Counsel to both property & casualty and health insurers. He formed Bennabis Health with three co-founders in March 2020.

Bennabis Health's mission is to make medical cannabis more accessible and affordable to those who can benefit from the medicine. Bennabis Health began operations in March 2022.

Don was also a member of the Board of Trustees of Compassionate Care Foundation (CCF), one of the original six Alternative Treatment Centers in New Jersey, providing medicinal cannabis for thousands of New Jerseyans.

The Texas Compassionate Use Act passed into law in June 2015, which allows low-THC medical cannabis to be used as a practical treatment for only intractable epilepsy. The passage of this law marked a huge shift in the state's stance towards medical cannabis in Texas.

The list of medical conditions was expanded in 2019 & 2022 to include a larger list of conditions. Learn more here:

<https://texasoriginal.com/texas-compassionate-use-program/>

TDI News & NEWS WORTHY

What if my car is totaled?

You're already bummed by your car wreck. Now your auto insurance company wants to total your car. This means the insurance company will pay the market value of your car—instead of covering the cost of repairs.

If your company isn't offering the amount you think your car is worth, you have some options:

Find out what a car like yours – the same make and year – would sell for in your area. Get written quotes from used car dealers. Also, look online for cars being sold near you.

Write down any special features or custom parts that make your car worth more. (You probably can't count that thingee hanging from your rear-view mirror.)

Call your insurance company or adjuster and ask if they'll pay more than what they have offered. Give them the quotes you collected and point out the car's special features.

If your company won't pay more, ask about using an appraisal process. You and the company each hires an appraiser to determine the value of your car. The appraisers choose a third appraiser to act as an umpire. The umpire rules on any disagreements. You pay for your appraiser and half of the umpire's costs.

If you owe more than your car is worth, check your purchase documents to see if you bought gap insurance when you bought your car. You might also have loan/lease coverage in your auto policy.

If you'd rather keep your car as is, let your company know quickly. It will subtract the car's salvage value from the original amount it was planning to pay you. You can spend your revised payment on the car or not.

How college students can stay healthy, safe, and protect their stuff

Where can college students go if they get sick?

Most health plans pay for visits to urgent care clinics or virtual doctors. Call your plan or go to their website to find out which urgent care centers are nearby and in your plan's network. Please note that an urgent care center operator that is in network in your hometown may not be in network where your student is living.

What fire safety features should a college student's dorm or apartment have?

Look for sprinkler systems in the units and hallways. If the building has a fire alarm, ask if there is a beep or a voice telling people to evacuate. Also find out what the evacuation plan is, like the safest routes to get out and where to go.

Do college students need renters insurance if they live in an apartment?

Your homeowners policy will cover your student's stuff in an apartment, but the coverage is limited. Renters insurance will offer more coverage and usually pays if your student needs to move if their unit is damaged. The landlord's insurance covers only the building itself, not your student's personal property if it's damaged by a fire or pipe burst.



The Agency's PEO Broker

Trusted by
Texas Insurance Agents
for over 15 years.

Tammie McKenzie
President, PEO Broker LLC
www.peobrokerllc.com
713-822-1508



ARE YOU IN COMPLIANCE?

More importantly... are your clients?

The Compliance Office (TCO) is the broker community's choice for a compliance company that is responsive to their needs and the needs of their clients and prospects. **You'll have a dedicated account manager and talk to a LIVE PERSON when needed!**

- COBRA
- HIPAA
- State Continuation
- ERISA w/optional 5500 filing
- Premium Only Plan Documents (POP)
- Health Savings Accounts (HSAs)
- Flexible Spending Accounts (FSAs)
- Healthcare Reimbursement Arrangements (HRAs)

Contact our Sales Team at (281) 374-6071 or sales@tcoemail.com



The Compliance Office
28610 Highway 290, Ste. F09 #341, Cypress, TX 77433
www.thecomplianceoffice.com

In Memoriam

Don Muir & John Claborn



It is with great sadness that we share with you the passing of Houston AHU member Don Muir on July 9, 2022, after a 14-month battle with esophageal cancer.

Don was born in Indianapolis, Indiana on January 22, 1951. He graduated from Speedway High School in 1969 and went on to receive a bachelor of arts degree in German from Indiana University in 1973.

Don was an avid athlete throughout his life. In high school, he won the Indiana State diving championship, the first state championship for Speedway High School in any sport. He played first-chair cornet in band and ran track and cross country. His passion for diving carried through college, where he became a three-time NCAA Division I All-American diver at Indiana University. After college, he traveled abroad in Europe with a high-diving circus show. While there, he was featured on ABC Wide World of Sports, winning third place in an international high-diving competition in Athens, Greece.

A two-time hole-in-one, you could frequently find Don on the golf course with family and friends. His love of the game was infectious. Regardless of your skill level, he would lovingly say, “A good shot is one you can find.” When teaching his daughters how to play, he would often joke, “Keep your head down, and hit the little ball before the big ball.”

Don was a dedicated, successful, and well-respected businessman. In 1979, he moved to Texas to start his own real-estate brokerage for 12 years. For the past 27 years, he sold Medicare health insurance, leading him to become regional sales manager for Medicare with Blue Cross Blue Shield of Texas. He served as marketing chair for the Houston Association of Health Underwriters for many years.

Don was a much-beloved husband, father, grandfather and friend. His most endearing qualities were his integrity and determination, his caring and tender heart, his adventurous and outgoing personality, and his quick wit. Don never met a stranger. He consistently put God, family, and others before himself.

The pride and joy of his life were his daughters and grandchildren, who affectionately called him Papa Don. He never missed an opportunity to be the most encouraging, supportive, generous, and engaging grandfather, and he never missed a chance

to let his grandchildren know how proud he was of them.

Don is survived by his beloved wife of 41 years, Rhonda Gail Muir; two daughters, Krista N. Rockson (Ned Rockson), and Amanda M. Pankratz (Taylor Pankratz); and two grandchildren, Nathan and Micah Pankratz; and his siblings, James R. Muir (Karen Muir), Janet Muir Lowe (Garry Lowe); and nieces and nephews. Don is preceded in death by his parents, Richard and Helen Muir; and sister, Ruth McManus (Rob McManus).





John R. Claborn, 67, died September 19 at his home in Lubbock, Texas. He was born to John W. and Betty (James) Claborn, and he married Connie Hodges Claborn on December 30, 1978, in Lubbock and enjoyed 44 wonderful years with her.

John was a graduate of Texas Tech University and loved the Red Raiders. He received his MBA from the University of Texas Permian Basin. He was a devoted husband, father, and grandfather who loved to laugh. He made his family watch Tombstone and was a self-proclaimed “dog whisperer.”

John was a dedicated business owner who was passionate about serving his clients. His kindness and quiet, generous spirit were infectious and brought joy to many.

John is survived by his mother, Betty Claborn; his wife, Connie; children, Kasey (Austin, TX) and John (Celeste) of Colorado Springs; grandchildren Addilyn, Gavin, and Jack Claborn; sisters Kathy Lindenmuth and Lisa Claborn of Marble Falls; in-laws Gary Hodges (Katrina) and Lanette Fortner (Ronny); and many nieces, nephews, and cousins.

Solstice

A new wave of benefits has arrived.

Solstice is now serving your area with a commitment to providing accessible and affordable ancillary benefits that keep your clients healthy and happy. With unique, customizable plan options and a national network, we have something for everyone. Join our team in bringing brighter moments to all – one smile at a time.

Our resume speaks for itself.

- 23 years in business
- 100+ years of industry experience
- A UnitedHealth Group Company

Our offerings speak volumes.

- Complete Coverage
- Open Access Network
- Innovative Technology
- Partner Rewards

Contact us to learn how to become a partner.

1-877-760-2247 | sales@solsticebenefits.com | www.solsticebenefits.com



Fort Worth
Wayne Grogin - President
fwahu.org



Chapter Talkin'



FWAHU held its 2022 Sales Symposium and welcomed agents from around the metroplex for an information-packed, exhibition day focused on preparing for the upcoming 4th quarter sales season.

Strategically scheduled in September, this event provided exhibitors an opportunity to meet potential producers before the annual election period!

FWAHU members were asked to bring non-perishable items to help restock the New Hope Center Food Pantry.



You're going to love it here

Choosing a health plan from Bright HealthCare™ is choosing YOU. We've spent a lot of time thinking about how to deliver healthcare coverage that is simple, affordable, and personal for one reason: so you don't have to think about it at all.

Our plan offerings include:

- ✓ **\$0** deductibles
- ✓ **\$0** telehealth
- ✓ **\$0** primary care, mental health, and specialist visits
- ✓ **\$0** on many generic drugs
- ✓ **\$500** rewards program
- ✓ Dental & vision benefits for both adults and children

Benefits listed above are not included on all plans. Please review the Summary of Benefits for detailed information.

The Bright HealthCare difference

We offer great extras to help you enjoy your highest attainable standard of health.



Telehealth

Easily access medical and mental health services from anywhere, anytime with \$0 cost visits on most plans.



Adult and pediatric vision & dental care

You select your own in-network provider for no-cost preventive dental services and \$0 routine eye exams.



Mental health

Sometimes, you just need someone to talk to. That is why we offer plans with low cost-sharing (\$0 on most plans) and telehealth access to meet your mental health needs even from the comfort of your own home.



Member Hub

We like to say that “it all happens in the Hub” because it’s true! Once you’re logged in to the Member Hub, you can search providers and prescriptions, get \$ rewards, find plan information, sign up for autopay, and so much more!



Pharmacy

Our extensive network of pharmacies and major retail outlets makes it easier for you to fill your prescriptions in places you already shop. You can also order prescriptions online and have them delivered directly to your doorstep.

Get plan details:

Visit BrightHealthCare.com or call us with any questions at 888-479-1235 (English) or 888-479-1236 (Español).

As we approach our busiest time of the year, the Lone Star Virtual AHU Chapter has much to share. We are approaching the end of our second full year early next year and it has been no surprise that we have had our share of growing pains and challenges. With a strong and committed Board these challenges have been addressed and we feel confident going forward.

Our website, www.lonestarahu.org, is updated with scheduled events through October. The schedule for November and December is being developed and will be posted as soon as those programs are finalized. Please check back regularly for updates.

Our most ambitious effort to date has been the in-person Roadshow held September 15th in Lubbock at the Overton Hotel. Thanks to committee chairs, Tonya Booth and Mike Avery, both previous TAHU Presidents, the program agenda was filled with timely and interesting topics. The best part was if you registered by September 1st the event was FREE!

The day began with an optional two-hour Ethics CE presented by Tonya Booth followed by the day's program. We enjoyed a motivational presentation by author, Catherine Walker. There was a Texas Legislative Update by TAHU Lobbyists, Shannon and Mike Meroney followed by a Federal Legislative Update presented by Misty Baker. Tiffany Jones with Ameriflex provided an update on HRA, HSA, FSA and COBRA. During lunch, Kelly Fristoe, NAHU President, addressed the attendees and shared his vision

Chapter Talkin'

LoneStar
Denise Villagran- President
lonestarahu.org



for the future of NAHU, TAHU and local chapters. He stressed the importance of engagement to further secure and maintain our place in the health insurance market. Tiffany Jones with Ameriflex wrapped up the day with a session on Section 125/FSA/HSA/COBRA updates.

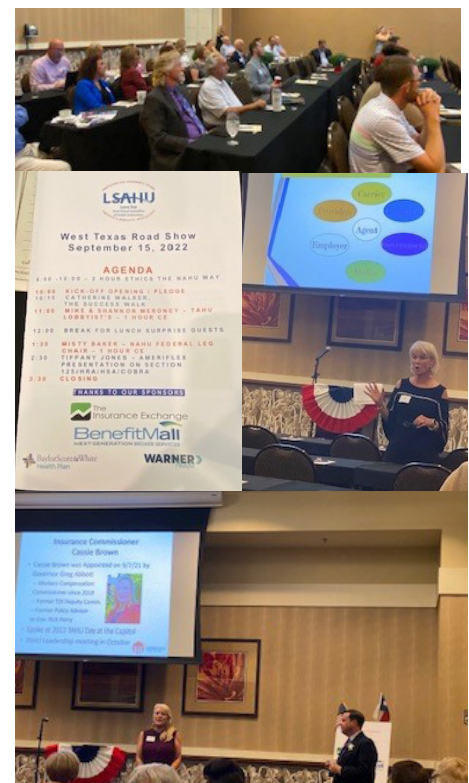
We were fortunate to have Representative Dustin Burrows address us. He represents District 83 (Lubbock) as a Republican member of the Texas House of Representatives and is chair of the House Calendars Committee. He shared the work he has been doing and expectations for the coming legislative session.

In addition, Representative-elect, Carl Tepper, addressed attendees. He will represent District 84 as Representative John Frullo did not seek re-election. He is a lifelong Republican and has plans to serve his district in Austin. Among some of his efforts are to secure the border, preserve the second amendment and ensure the integrity of our elections.

There were more than 50 attendees and plans are to make this event bigger next year and perhaps schedule a similar event in another location. We appreciate the support of our sponsors, Benefit Mall, The Insurance Exchange, Warner Pacific and Baylor Scott & White. Without our

sponsors this event would not have been possible.

Remember, if you are a current AHU member of ANY Texas Chapter you can participate in any of the scheduled virtual programs sponsored by Lone Star at NO CHARGE. Be sure to check our website regularly for scheduled programs.



South Texas Hector Gracia- President stahu.org



On September 8 and 9, STAHU held its annual summit, called the Business and Insurance Professionals Summit in honor of our upcoming name change.

We hosted 19 Sponsors at our interactive summit, with 146 registered guests who were welcomed to gain knowledge while getting to know our sponsors in a new setting.

Everyone came together not only to hear about the latest industry CE topics, but to get to know one another, build memories and create new relationships. State and national special guests were in attendance, and NAHU President Kelley Fristoe swore in new board members.

STAHU now has 13 board chairs committed to serving our chapter and its members. We gained four new members at the event!

The summit was a great success, and we look forward to closing out 2022 and entering 2023 with enhanced energy for the task of growing our association.





Your Contribution Counts!

Legislative Fund

The purpose of the Legislative Fund is to finance TAHU's campaign to educate our Texas legislators and regulators on our industry through the efforts of TAHU's full-time advocate in Austin. TAHU will keep legislators and regulators posted on the impact their statutes and regulations have on the consumer and the industry in general.

TAHU Political Action Committee (TAHUPAC)

With TAHUPAC's ability to contribute to state legislators' campaigns, TAHU's voice will be heard. Legislators who support the preservation of the free market economy in the health care industry and maintenance of the role of the client advocate (the agent) in that system will know we are there to help them.

\$150 (\$12.50 per mo.) Gold \$300 (\$25 per mo.) Platinum \$600 (\$50 per mo.) Ruby
 \$1,200 (\$100 per mo.) Diamond Other _____

100% to Legislative Fund 50% to each Fund 100% to TAHUPAC
 \$___ to Legislative Fund & \$___ to TAHUPAC

Please Note: Federal regulations prohibit corporate contributions to TAHUPAC

Name _____ Local Chapter _____

Employer _____ Occupation _____

Address _____ City _____ Zip _____

Telephone _____ Fax _____ Email _____

I have enclosed a **check** payable to TAHU for the selected level.

Please **charge** my contribution monthly in the amount of \$_____ to my credit card as follows:

We request that you reserve the monthly charge option for contributions of \$150 (\$12.50 per month) or more.

Please charge my contribution quarterly in the amount of \$_____ to my credit card as follows:

Please charge my contribution in the one-time amount of \$_____ to my credit card as follows:

MasterCard Visa Card Number _____ Exp. Date _____

Discover American Express VAL Number (3or4 digit number on card) _____

Cardholder Name _____ Cardholder Address _____

Cardholder Signature _____

This authorization is to remain in force until TAHU has received written notification from me of its termination.

I authorize Association Headquarters to charge my credit card as shown above.

I understand that the statement will read "Texas Association of Health Underwriters".

I understand that this contribution is not tax deductible.

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

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

Mail to: Jaffe Communications - 312 North Avenue East, Suite 5 - Cranford, NJ 07016 or email to admin@tahu.org.

TAHU'S 2022 Legislative Fund and TAHUPAC Contributors

Member	Chapter	Level	Member	Chapter	Level	Member	Chapter	Level
Barrera, Rolando	Coastal Bend	Diamond	Antongiovanni, Joanna	San Antonio	Gold	Meason, Toby	Panhandle	Gold
Booth, Tonya	Fort Worth	Diamond	Bentley, Beau	East Texas	Gold	Miller, D'Ann	East TX	Gold
Harrington Paula	South Texas	Diamond	Block, Howard	Houston	Gold	Moore Schuyler	Coastal Bend	Gold
Rivera, Michael	Houston	Diamond	Boucher, Eva	Dallas	Gold	Muir, Don	Houston	Gold
Ashmore, Elizabeth	Lubbock	Ruby	Bowers, Alicia	San Antonio	Gold	Naylor, Candice	Panhandle	Gold
Bellman, Mark	Austin	Ruby	Bradberry, Cherrie	Texoma	Gold	New, Linda	Austin	Gold
Cartier, Fred	San Antonio	Ruby	Brown, Jesse	Houston	Gold	Ott, Rick	Coastal Bend	Gold
Harris, Polly	Coastal Bend	Ruby	Budinsky, Marty	Houston	Gold	Palmer Krista	Fort Worth	Gold
Robinson, Judith	East TX	Ruby	Burgess, Robbie	Coastal Bend	Gold	Pancerz Claire	Dallas	Gold
Shappell, Trace	East TX	Ruby	Burkholder Karen	Dallas	Gold	Parkey, Sarah	Coastal Bend	Gold
Southan, Tamela	Dallas	Ruby	Byrd, Ron	South Texas	Gold	Perry, Amy (Adams)	Fort Worth	Gold
Villagran, Denise	Coastal Bend	Ruby	Campos, Blake	Houston	Gold	Perryman, Melissa	Austin	Gold
Waller, Doris	Dallas	Ruby	Castillo, Iris	South Texas	Gold	Phifer, Joe	Dallas	Gold
Wilson, Tom	Texoma	Ruby	Christensen, Elizabeth	Fort Worth	Gold	Raymond, Garrin	Houston	Gold
Alt, Sharon	Fort Worth	Platinum	Clark, Cheryl	Lubbock	Gold	Reynolds, Caleb	Austin	Gold
Avery, Wendy	Dallas	Platinum	Clingan, Nedra	San Antonio	Gold	Richiuso, Christine	Dallas	Gold
Berry, Ernest	Lubbock	Platinum	Crawford, David	Fort Worth	Gold	Rivera, Marisa	South Texas	Gold
Blair, Mary Ann	East TX	Platinum	DePaoli, Allison	San Antonio	Gold	Roberts, Danielle	Fort Worth	Gold
Bolden, Michael	West Texas	Platinum	Douglas, Paul	East TX	Gold	Sherman, Joe	East TX	Gold
Brooks, Isha	Texoma	Platinum	Dytrich, Nancy	Austin	Gold	Smith, Craig	East TX	Gold
Buffum, Ron	Austin	Platinum	Elliott-Harmon, Patti	Coastal Bend	Gold	Snyder, Stephen	Dallas	Gold
Butler, Allison	Panhandle	Platinum	Eller, Darla	LoneStar	Gold	Stair, B. Gene	Austin	Gold
Cochran, Stacy	Fort Worth	Platinum	Ellis, Tom	El Paso	Gold	Stanley, Jennifer	Dallas	Gold
Cook, David	Texoma	Platinum	Evans, Mike	Lubbock	Gold	Stockstill, Beckie	Houston	Gold
Cottar, Tom	Houston	Platinum	Ferfuson Kathy	San Antonio	Gold	Stubbs, Clifton	Fort Worth	Gold
Debler, John	Coastal Bend	Platinum	Ford, Holley	Austin	Gold	Sullivan, Audra	Fort Worth	Gold
DeLeon, Rachele	N/M	Platinum	Gaines, Leawhine	Fort Worth	Gold	Swanson, Cynthia	East TX	Gold
Fristoe, Kelly	Texoma	Platinum	Gilbert Debra	Dallas	Gold	Sypert, Steve	Lubbock	Gold
Hayes Judith	West Texas	Platinum	Gonzales, Theresa	South Texas	Gold	Theesfeld Angela	South Texas	Gold
Johnson, Sandy	San Antonio	Platinum	Gonzalez, Carlos	South Texas	Gold	Thorne, Roblyn	Austin	Gold
Keel, Ben	Houston	Platinum	Goodman, Cindy	Dallas	Gold	Vasquez Ramirez, Val	San Antonio	Gold
Kelly, Renee	Austin	Platinum	Grogan, Wayne	Fort Worth	Gold	Waldron, Gary	Dallas	Gold
Ledgerwood, Michael	Houston	Platinum	Hamm, Phillip	Houston	Gold	Wallace, Kasey	Houston	Gold
Lee, Susan	Houston	Platinum	Hebert, Laura	Coastal Bend	Gold	Wallin, Johnny	Fort Worth	Gold
Pleasants, Jennifer	Coastal Bend	Platinum	Herrington Phyllis	Coastal Bend	Gold	Wild Trei	Dallas	Gold
Posey, Rachele	Coastal Bend	Platinum	Hoffman, Crystal	Houston	Gold	Willingham, Sean	San Antonio	Gold
Rios-Carl, Elizabeth	El Paso	Platinum	Holloway, Ryan	Fort Worth	Gold	Ybarra, Valeria	Coastal Bend	Gold
Rolf, Rita	Dallas	Platinum	Irwin, Maria	Austin	Gold	Young, Peter	Coastal Bend	Gold
Scott, Nicole	San Antonio	Platinum	Jaques, Kevin	Austin	Gold	Zesch, Bobby	Lone Star	Gold
Simmang, Michael	Austin	Platinum	Jones, Jamie	Houston	Gold	Phillips, Gena	Houston	Silver
Smith, Mike	Fort Worth	Platinum	Keathley, Bryan	Fort Worth	Gold	Rasmusen, Reid	Austin	Silver
Splawn, W. Craig	Houston	Platinum	Kirkhart, Taylor	Dallas	Gold	Bay, Kimberly Lee	Fort Worth	
Spragins, Jackie	Texoma	Platinum	Knight, Jack	Panhandle	Gold	Rippey, Chaliесе	Fort Worth	
Trebing, C. Louanne	Dallas	Platinum	Lawlis, Rita	Lubbock	Gold	Bratteli, Wendy	East TX	Leg Fund
Walker, Kenneth	Austin	Platinum	Le, Duong	Fort Worth	Gold	Poter, Amanda	Lone Star	Leg Fund
Watts, Jessica	Austin	Platinum	Leal, Gary	Houston	Gold	Diamond	\$1,200 +	\$100 Mo
York, Melanie	Fort Worth	Platinum	Lee, Diane	Coastal Bend	Gold	Ruby	\$600+	\$50 Mo
Adams, Carla	San Antonio	Gold	Long, Scott	Houston	Gold	Platinum	\$300+	\$25 Mo
Ahlquist, Neldia	Houston	Gold	Lopez, Melissa	San Antonio	Gold	Gold	\$150+	\$12.50 Mo
Skinner Patrick		Gold	Martin, Patricia	Houston	Gold	Silver	<\$150	



DAY AT THE CAPITOL



WEDNESDAY, MARCH 22, 2023

7:30 AM - 2 PM

Etter-Harbin Alumni Center at UT Austin
2110 San Jacinto Blvd, Austin, TX