

Winter 2022

The Official Publication of the Texas Association of Health Underwriters

Vol. 32, No. 2

# TAHU Magazine

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4-24-23 TAHU STATE CONVENTION

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**RON BYRD**  
KANSAS CITY LIFE  
STAHU CHAPTER

# 'Tis the Season!

Once again, the most wonderful time of the year has rolled around: the end of fourth quarter, AEP, ACA — and the beginning of the holiday season, starting with Christmas.

While miracles do happen all year long for some, those at Christmas-time carry a little extra meaning. They're centered on the birth of Christ, for those who believe.

When you think about the definition of the word miracle, some explanations might be helpful.

Miracle is often used to describe any beneficial event that is impossible to confirm by nature. Wayne Grudem of Chippewa Falls, Wisconsin — a theologian and who holds a BA from Harvard and a PhD from the University of Cambridge — defines a miracle as “a less common kind of God’s activity in which he arouses people’s awe and wonder.”

There are also naturalistic, supernatural, and philosophical explanations to the word miracle. In a recent poll by the Pew Research Center, 90 percent of evangelical Christians still believe that miracles still take place. I, for one, agree.

Our first granddaughter — Magnolia, named for my beloved grandmother — was rushed shortly after her birth to the University of Iowa

Stead Family Children’s Hospital, the one you see on TV while watching the Hawkeyes play football. At the end of the first quarter of each Hawkeye home game, fans stand and wave to the hospitalized children. Magnolia, who was born with a life-threatening congenital heart defect, became one of those patients.

(I’ll add here that TAHU Past President Mike Avery and his wife, Karen, of West Texas can relate to this story, as their daughter also was born with cardiac complications and recently, as an adult, underwent a few heart procedures. She currently is recovering at the AveryGoodRanch, and we all wish her the very best!)

Magnolia is 2 now, and at her cardiac check-up last week, the doctor startled her mom with an amazing announcement: The right side of Magnolia’s heart, which had been too small to function and had required her to have open-heart surgery to reconfigure her cardiac anatomy, had begun to grow. And her tricuspid valve — also too small — had grown as well. Long story short: She likely will not have to have the other open-heart procedure that had been expected to occur within the next few years.

Her grandmother — known as Memaw — was at the appointment as well. When she asked the

cardiologist what he felt had caused this incredible turn of events, he responded:

“This little girl has been surprising us since Day One – but I don’t honestly know.”

If that’s not a miracle, I don’t know what is!

So, let me ask you: Do you see miracles happen around you every day? Do you look for them? What is your miracle story? If

you have one, please don’t keep it to yourself!

And don’t forget those “common miracles”: The sun rises and sets. Small seeds grow into mighty trees. The many components of our bodies work together, enabling us to breathe, run, dream, and eat. Inspired advances in medicine and technology are happening every day, and we can now communicate with almost anyone anywhere. God’s power can be seen in every detail of our lives.

In this most wonderful time of the year, please remember to share the love of family and friends, and share the love of this association that we belong to. And finally, remember to be grateful for the miracles that happen around you every day.



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Happy holidays to all! It's hard to believe another year has come and gone. Before it ends, I want to make sure you all know how much I appreciate you, and how much I value the skills that everyone involved with this association brings to the table.

From our board members to our volunteers to everyone in between, you add to your already full plates to perform this important work on behalf of so many.

You have my most humble gratitude, and my wishes for a happy and blessed holiday season.

Enjoy this issue of the TAHU Magazine.





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# MERONEY MEMO / WINTER 2022



SHANNON & MIKE MERONEY,  
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Just in time for Christmas, TDI's new biennial report on the state's surprise billing law arrived last week. The results are mixed: it shows Texas patients are being protected from surprise billing, but some physician's groups are overusing arbitration and issuing excessive billed charges.

**Background:** In 2019, the Texas Legislature passed SB 1264 protecting patients from surprise medical bills in emergencies and situations where they couldn't select the provider. These protections covered about 20% of Texans who are in state-regulated plans. As of Jan. 1, 2022, other insured Texans are protected through the federal No Surprises Act.

**The Pros:** The laws have taken patients out of the middle of disputes between providers and health plans.

- Patient reports of surprise billing were reduced by 98% from the first half of 2019 to the first half of 2022
- Patients have been protected from more than \$1.3 billion in surprise billing disputes

**The Cons:** The state's dispute resolution process for settling on a final payment for providers is creating opportunities for abuse and overuse. Some providers are still choosing to remain out-of-network and use the arbitration process for seemingly every claim—betting that the arbitration process will land them higher payments because it leans on the physician's unilaterally set billed charges.

- Texas experienced much higher levels of arbitration than what was expected - This has continued to grow every month since 2020 - from under 700 per month in early 2020 to nearly 12,000 each month in the first part of 2022. T
- Too many arbitrations means wasting limited health care dollars. Keep in mind that arbitrations cost \$1257 on average and all these costs get passed down to consumers.

**More on Billed Charges:** When Congress passed the No Surprises Act, they expressly prohibited using those physician-set billed charges to determine an arbitration outcome. That's because research shows that doing so creates inflationary pressure on prices and leads to increasingly higher arbitration awards. Texas laws lack that protection. We may now be seeing the cost While consumers are protected upfront, they're now facing higher prices.

- Average billed charges in arbitration shot up from \$1,707 in early 2020 to \$5,806 in 2022. That's an over three-fold increase in physician prices.
- As a result, final judgment amounts followed suit, going from \$672 to \$1440 in the same period.

The legislature will have an opportunity to address these concerns when it convenes in January of 2023. So, stay tuned.



**HIT THE JACKPOT!**  
**TAHU 2023**  
 TAHU ANNUAL CONFERENCE  
 ROYAL SONESTA, HOUSTON  
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# Welcome 97 New TAHU Members

Evan	Bell	Boon Group	TXAUSTIN
Jennifer	Anderson	Frost Insurance	TXAUSTIN
Suzi	Anderson	Frost Insurance	TXAUSTIN
Sydney	Austin	Frost Insurance	TXAUSTIN
Rick	Bondurant	Frost Insurance	TXAUSTIN
Lee	Cameron	Frost Insurance	TXAUSTIN
Morgan	Daniels	Frost Insurance	TXAUSTIN
Abigail	Esquivel	Frost Insurance	TXAUSTIN
DeAnn	Forster	Frost Insurance	TXAUSTIN
Elia	Gutierrez	Frost Insurance	TXAUSTIN
DeeDee	Gutierrez	Frost Insurance	TXAUSTIN
Erika	Hennig	Frost Insurance	TXAUSTIN
Andy	Hicks	Frost Insurance	TXAUSTIN
Jodie	Jenkins	Frost Insurance	TXAUSTIN
Samii	Labadie	Frost Insurance	TXAUSTIN
Andrew	Lowe	Frost Insurance	TXAUSTIN
Jessica	Martiez	Frost Insurance	TXAUSTIN
Patrick	Mercer	Frost Insurance	TXAUSTIN
Celeste	Moya	Frost Insurance	TXAUSTIN
Patricio	Perez	Frost Insurance	TXAUSTIN
Maggie	Zietz	Frost Insurance	TXAUSTIN
Steve	Gonzales	Gonzales Company	TXAUSTIN
Juell	Brandes	Frost Insurance	TXCOASTLBND
Angela	Diem	Frost Insurance	TXCOASTLBND
Patricia	Perez	Frost Insurance	TXCOASTLBND
Caitlyn	Mathis	TexCap Insurance Services	TXDALLAS
Parker	Aldredge	Frost Insurance	TXDALLAS
Rachel	Briones	Frost Insurance	TXDALLAS
Sara	Davis	Frost Insurance	TXDALLAS
Cindi	English	Frost Insurance	TXDALLAS
Rubell	Goe	Frost Insurance	TXDALLAS
Parker	Hamilton	Frost Insurance	TXDALLAS
Cody	Harrison	Frost Insurance	TXDALLAS
Terry	Hill	Frost Insurance	TXDALLAS
John	Kountz	Frost Insurance	TXDALLAS
Mandi	Lucas	Frost Insurance	TXDALLAS
Jessica	Mendoza	Frost Insurance	TXDALLAS
Andy	Redus	Frost Insurance	TXDALLAS
Vinny	See	Frost Insurance	TXDALLAS
Lori	Sorg	Frost Insurance	TXDALLAS
Ellen	Stavinoha	Frost Insurance	TXDALLAS
Crystal	Nye	Patterson & Associates Insurance	TXDALLAS
April	Bucek	Freshbenies	TXDALLAS

Brent	Hill	Liberty Bankers Insurance Group	TXDALLAS
Katherine	Owen	Katherine Owen Insurance Agency LLC	TXDALLAS
William	Brooks	ABA	TXDALLAS
Sarinder	Chhabra	CXC Solutions	TXDALLAS
Mauli	Henderson	CXC Solutions	TXDALLAS
Tim	Moody	CXC Solutions	TXDALLAS
Kaitlyn	Piazza	CXC Solutions	TXDALLAS
Ramesh	Raghunathar	CXC Solutions	TXDALLAS
William	Stalvey	CXC Solutions	TXDALLAS
Stephen	Wynn	CXC Solutions	TXDALLAS
Marina	LeBlanc	Diane Eller Insurance Agency, PLLC (dba Benefit Writers)	TXDALLAS
James	Leggett	Leggett Insurance Group	TXDALLAS
Stephanie	Chambers	Diane Eller Insurance Agency, PLLC (dba Benefit Writers)	TXEAST
Kendall	Bilbrey-Chan	Frost Insurance	TXFORTWORTH
Elidia	Brito-Ortiz	Frost Insurance	TXFORTWORTH
Jim	Dickenson	Frost Insurance	TXFORTWORTH
Cynthia	Faldyn	Frost Insurance	TXFORTWORTH
Meaghan	Geary	Frost Insurance	TXFORTWORTH
Kaylie	Guadarrama	Frost Insurance	TXFORTWORTH
Claudia	Jimenez	Frost Insurance	TXFORTWORTH
Kathy	Moran	Frost Insurance	TXFORTWORTH
Maria	Perotti	Frost Insurance	TXFORTWORTH
Jessica	Solano	Frost Insurance	TXFORTWORTH
Lorraine	Tune		TXFORTWORTH
David	Crawford	Marketplace Insurance Exchange Group, Inc.	TXFORTWORTH
Kameron	Burgess	AmeriFlex	TXHOUSTON
Tamika	Flenory	Brady Chapman Holland & Associates	TXHOUSTON
Raul	Barberena	Frost Insurance	TXHOUSTON
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Veronica	Loya Quinon	The Difference Card	TXSANANGELO
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# Belonging to a PAC

By Ron Byrd, Editor



In 1944, the Congress of Industrial Organizations (CIO) formed the first Political Action Committee (PAC) to help with the re-election of President Franklin D. Roosevelt. The Smith Connally Act of 1943 didn't allow unions to contribute to federal candidates, so any money raised under a new PAC had to come from voluntary contributions from union members instead of from union treasuries. Money raised through PACs had to be kept in separate bank accounts from the general corporate or union treasury funds.

Most PACs are made from business, labor or ideological interests and can give \$5,000 to a candidate committee during a primary, general or special-election period. Nationally, PACs can give up to \$15,000 to a party committee and \$5,000 to any other party they see fit.

PACs must be registered with the Federal Election Commission 10 days after formation, providing relevant details along with their treasurer's name and all organizations with which they are affiliated.

TAHUPAC, TAHU's PAC, was created out of a desire for our Association to become involved with state elected officials to better spread our message. TAHUPAC supports all parties within the state of Texas and understands that no one person or political party is superior to the other. TAHU prioritizes the needs of every Texas citizen, and health care is the foremost concern.

This year, TAHU handed out \$19,500 in PAC checks to elected officials, with \$14,250 going to GOP officials and \$5,250 to Democratic legislators. In total, 33 checks were distributed.

Below, you'll find a list of those checks as well as the top 20 national PACs, including total money raised and the candidates to whom the contributions were directed.

More information on the top national PACs can be found on the Open Secrets website, such as total amounts of money spent, independent expenditures, top recipients in both the House and Senate, industry breakdowns, leadership PACs, Super-PACs, and more. The link is below.

<https://www.opensecrets.org/political-action-committees-pacs/top-pacs/2022>

# Where does PAC \$\$\$ Go

## TAHUPAC Texas

TAHU members meet with Texas Legislators and deliver PAC checks

Texas Legislator	Party	Total Amount
Bell, Keith	R	\$ 250.00
Hefner, Cole	R	\$ 500.00
Clardy Travis	R	\$ 250.00
Phelan, Dade	R	\$ 1,000.00
Bonnen, Greg	R	\$ 500.00
Guillen, Ryan	R	\$ 250.00
Hunter, Todd	R	\$ 250.00
Holland, Justin	R	\$ 500.00
Canales, Terry	D	\$ 250.00
Guerra, Bobby	D	\$ 250.00
Thimesch, Kronda	R	\$ 250.00
Shaheen, Matt	R	\$ 250.00
Frank, James	R	\$ 1,000.00
Burrows, Dustin	R	\$ 500.00
Romero Jr. Ramon	D	\$ 1,000.00
Klick, Stephanie	R	\$ 750.00
Goldman, Craig	R	\$ 1,000.00
Capriglione, Gio	R	\$ 500.00
Geren, Charlie	R	\$ 250.00
Gonzalez, Jessica	D	\$ 250.00
Meyer, Morgan	R	\$ 500.00
Rose, Toni	D	\$ 1,000.00
Button, Angie Chen	R	\$ 500.00
Lujan, John	R	\$ 500.00
Allison, Steve	R	\$ 250.00
Harless, Sam	R	\$ 1,000.00
Paul, Dennis	R	\$ 1,000.00
Oliverson, Tom	R	\$ 1,500.00
Bucy III, John	D	\$ 500.00
Hull, Lacy	R	\$ 1,000.00
Walle, Armando	D	\$ 500.00
Thompson, Senfronia	D	\$ 500.00
Vo, Hubert	D	\$ 1,000.00



# National Top PAC Contributors

PAC Name	Total Amount	To Democrats	To Republicans
National Assn of realtors	\$ 3,338,000.00	49.63%	50.37%
National Beer Wholesalers Assn	\$ 2,707,500.00	49.14%	50.77%
American Israel Public Affairs Cmte	\$ 2,521,800.00	39.10%	60.71%
Credit Union National Assn	\$ 2,504,000.00	54.79%	45.21%
Blue Cross/Blue Shield	\$ 2,301,325.00	51.25%	48.18%
American Crystal Sugar	\$ 2,259,000.00	52.86%	47.14%
Operating Engineers Union	\$ 2,229,000.00	78.46%	21.54%
AT&T Inc.	\$ 2,200,900.00	48.68%	51.22%
Majority Cmte PAC	\$ 2,170,000.00	0.00%	100.00%
American Federation of State/County/Munic Employees	\$ 2,167,000.00	95.54%	0.23%
Home Depot	\$ 2,035,500.00	41.66%	58.34%
Eye of the Tiger PAC	\$ 2,033,000.00	0.00%	99.75%
Sheet Metal, Air, Rail & Transportation Union	\$ 2,013,800.00	95.23%	4.67%
American Bankers Assn	\$ 1,994,450.00	30.41%	69.57%
American Federation of Teachers	\$ 1,993,500.00	100.00%	0.00%
Council of Insurance Agents & Brokers	\$ 1,987,000.00	42.05%	59.95%
Honeywell International	\$ 1,919,500.00	48.55%	51.59%
National Auto Dealers Assn	\$ 1,919,000.00	25.51%	74.49%
American Assn for Justice	\$ 1,890,500.00	97.09%	2.91%
International Brotherhood of Electrical Workers	\$ 1,878,550.00	96.57%	3.27%

# National Top PAC Distributions

PAC Name	Total Amount
ActBlue	\$ 2,187,393,755.00
WinRed	\$ 1,154,798,831.00
Senate Majority PAC	\$ 334,289,866.00
Senate Leadership Fund	\$ 286,171,261.00
Congressional Leadership Fund	\$ 259,965,441.00
Democracy PAC	\$ 181,170,123.00
House Majority PAC	\$ 180,874,944.00
Club of Growth	\$ 109,738,496.00
Save America	\$ 107,148,242.00
EMILY's List	\$ 100,589,705.00
Service Employees International Union	\$ 87,538,564.00
Progressive Turnout Project	\$ 81,897,225.00
Americans for Prosperity	\$ 78,368,674.00
Make America Great Again Inc	\$ 73,000,750.00
PIC 2021, Inc	\$ 61,866,088.00
League of Conservation Voters	\$ 59,463,245.00
Georgia Honor	\$ 57,735,076.00
Moveon.org	\$ 57,105,947.00
American Israel Public Affairs Cmte	\$ 53,001,001.00
American Bridge 21st Century	\$ 51,487,168.00





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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 31<sup>st</sup> 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.***



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The Compliance Office  
28610 Highway 290, Ste. F09 #341, Cypress, TX 77433  
[www.thecomplianceoffice.com](http://www.thecomplianceoffice.com)

# TDI News & Newsworthy

If you're looking for low cost health insurance, make sure you know what you're buying. There are many options today. Some may have fewer benefits and more limits than traditional health insurance.

Here's a list of questions you should ask before you decide on health coverage:

## Regulation

- Is this insurance? Or is it a discount card, health sharing ministry, or other non-insurance product
- How long does this plan last? Do I have the right to renew it if I want to? Or can the plan deny me at renewal?
- Who regulates this plan or product? (Is it the state, federal government, no one?) Who would I complain to if I have a problem?

## Coverages

- Does the plan cover existing health conditions, like diabetes and high blood pressure?
- Is emergency care covered?
- Are hospital stays covered? Is there a limit to the number of days?
- What does the plan NOT cover, like pregnancy or mental health?
- Do I get drug coverage with this plan? If so, are brand name drugs covered or only generics? Does it cover the drugs I take?
- Does the plan limit how many times I can see a doctor?
- Is lab work covered?
- Is there a waiting period before I can start using this plan?

## Costs

- Can I get a Marketplace subsidy ([www.healthcare.gov](http://www.healthcare.gov)) to help pay for this plan?
- Is there a limit to how much I may have to pay out-of-pocket for covered medical care?
- How much is the deductible? (That's the amount you will have to pay before the health plan pays.)
- What are the copays? (These are fixed amounts you will pay for certain services. For example, an emergency room visit may have a \$200 copay.)
- Will I pay coinsurance (a percentage of the costs) for certain services?
- Does the plan pay my medical providers? Or does it pay me, and I pay the medical bills?

## Doctors

- Do I have to use doctors, hospitals, and urgent care centers in your network or can I use any that I want?
- Do I have to ask the plan before I can see a specialist?
- Can you check to see if my current doctor is in network with this plan?

## Avoid scams

Here are some warning signs that you might want to move on to another company.

- The salesperson cannot answer basic questions about the plan, such as those on our shopping checklist.
- You feel pressured to decide right away. There are no limited time offers in health insurance. No one can promise you a special deal.
- A price that is much lower than other companies you've checked with probably means the plan has fewer benefits and more limits.
- You get a call or email from a company or person you didn't contact first.

## Need more help?

Call our Help Line at 1-800-252-3439 to see if a company is licensed, check their complaint history, or ask questions.

## Resources

Healthcare.gov ([www.healthcare.gov](http://www.healthcare.gov)): You can shop for insurance on the federal marketplace during open enrollment from November 1 to December 15 each year. You might also qualify for a special enrollment period.

Texas Health Options ([www.texashealthoptions.com](http://www.texashealthoptions.com)): Compare health plans, benefits, and networks. Learn more about using your health plan.

Texas Department of Insurance | [www.tdi.texas.gov](http://www.tdi.texas.gov) | 1-800-252-3439



A poster for the 'Day at the Capitol' event. It features a photograph of the Texas State Capitol building. At the top right is the logo for TAHU (Texas Association of Health Underwriters) with the tagline 'PROTECTING THE CONSUMER'S FUTURE' and 'AMERICA'S BENEFITS SPECIALISTS'. The main text reads 'DAY AT THE CAPITOL' in large, bold, red letters. Below that, it says 'WEDNESDAY, MARCH 22, 2023' and '7:30 AM - 2 PM'. At the bottom, it lists the location: 'Etter-Harbin Alumni Center at UT Austin, 2110 San Jacinto Blvd, Austin, TX'. The entire poster is framed with a red border and blue stars.

Solutions for small groups of 5+ at [Levelfund.me](http://Levelfund.me)



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# Did you read this?

TAHU's very own, Misty Baker - Director of Compliance and Government Affairs at BenefitMall, was in the latest issue of Benefit Specialist - the NAHU national magazine.

Misty's article is about Industry Issues to Watch in 2023 and talks about things to watch for in the coming year. Be on the look out for rate increases, mental health, family glitch fix, no surprises act and much more.



# WARNER

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# Chapter Talkin' South Texas Hector Gracia- President



On December 7, 2022, STAHU held its Holiday Mixer Vanguard event. Sponsored by WellCare, the event celebrated the end of fourth quarter for AEP and served as the annual fundraising event for the Easterseals Rio Grande Valley.

In 2021, STAHU raised \$1,300 for the RGV Easterseals and hopes to surpass that for 2022.

Everyone had a great time at the event, and plans are under way for the 2023 Day of Education and its annual summit at South Padre Island.

Happy Holidays to all!



# Mark Your Calendars for Your Membership Meetings!



## Membership Chair Training

2<sup>nd</sup>  
Tuesday of  
the Month

*Join Membership Vice Chair, Keith Wallace, for fresh and exciting National Membership Meetings! These are open to all State & Local Membership Chairs. Be sure to attend and meet your colleagues, glean some great information, learn tips & tricks for the NAHU website, and discuss what is on your mind regarding your Chapter. Questions always welcomed!*

8am (HI)  
11am (PST)  
1pm (CST)  
2pm (EST)

visit [www.nahu.org](http://www.nahu.org) to register

Meeting ID: 813 6712 2991 | Passcode: Membership

## New Member Orientation

*An idea so great, Keith is taking it National! Bring your new members to this meeting to learn more about NAHU, learn how to navigate the NAHU website, and all the resources available to members. Don't let the title fool you, this session is open to new and existing members alike!*

4<sup>th</sup>  
Thursday of  
the Month

6am (HI)  
9am (PST)  
11am (CST)  
12pm (EST)

visit [www.nahu.org](http://www.nahu.org) to register

Meeting ID: 826 3420 3381 | Passcode: Membership

# *In Memorandum*



## *Don Walker*

Donald Haase Walker (79), of Rockwall, passed away on October 21, 2022 in Rowlett, Texas. Don was born in Dallas, Texas to David H. Walker and Doris Haase on January 12, 1943.

Don attended Richardson High School. He worked in insurance for more than 50 years. Don was an avid golfer.

Don was preceded in death by his parents, David Walker and Doris LeSage, and his cousin Barbara Powell.

Don is survived by his sons and their families; Don and wife Teresa (Carrollton, Texas); Tim and wife Debbie (Coppell, Texas); John and wife Amanda (Heath, Texas); Mike and wife Brianna (Kaufman, Texas) Grand children: Jenna Walker, Kaylee (Scott) Grass, Reese Walker, Ryan Walker, Reagan Walker, Kennedy Walker, Jax Walker, Melrose Walker Great grandchild: Gracyn Grass Siblings: Rick and wife Della (Arlington, Texas). Sister Denise Wilburn (Lewisville, Texas). Brother Tracy and wife Wendy (Roanoke, Texas). His two favorite cousins, Linda Snyder and Connie Bridges.

The family would like to extend to extend their sincere thanks to the entire hospital staff of Baylor Scott White of Rowlett for the excellent care of our father.



## *Dick Caplinger*

Charles Richard (Dick) Caplinger was born on April 22, 1944, in Dallas, Texas. He graduated from Allen Military Academy in 1963 and graduated from Sam Houston University in 1968.

On August 27, 1966, he married Jennifer Harwell. Together they had two sons, Charles Richard Caplinger Jr., and Martin Thomas Caplinger. Dick joined the Army in 1968 and served his country as a helicopter pilot in Vietnam where he earned a Bronze Star Medal. He was proud to serve his country.

Dick worked many years in the insurance business at American General and AUL. After retirement he volunteered his time with the Richardson Police Department as a citizen patrol volunteer and was awarded Volunteer of the Year Richardson Real Heroes in 2019.

Dick's grandchildren were his heart and joy. Time spent and Grandma and Papa's house was a real treasure. He rarely missed any of the kids' events and talked endlessly about them to his friends and work colleagues.

Dick is survived by his wife, Jennifer Caplinger of Richardson, Texas; his two sons Charles Richard Caplinger Jr. (Richard) of Dallas, and Martin Thomas Caplinger and his wife Jennifer of Frisco, and four grandchildren: Madeline, Sophia, Avery, and Cole Caplinger, and many friends.



## *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](mailto: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	Bowers, Alicia	San Antonio	Gold	Naylor, Candice	Panhandle	Gold
Booth, Tonya	Fort Worth	Diamond	Bradberry, Cherrie	Texoma	Gold	Ott, Rick	Coastal Bend	Gold
Harrington Paula	South Texas	Diamond	Brown, Jesse	Houston	Gold	Crisher, Krista Palmer	Fort Worth	Gold
Rivera, Michael	Houston	Diamond	Budinsky, Marty	Houston	Gold	Pancerz Claire	Dallas	Gold
Ashmore, Elizabeth	Lubbock	Ruby	Burgess, Robbie	Coastal Bend	Gold	Parkey, Sarah	Coastal Bend	Gold
Bellman, Mark	Austin	Ruby	Burkholder Karen	Dallas	Gold	Perry, Amy (Adams)	Fort Worth	Gold
Cartier, Fred	San Antonio	Ruby	Byrd, Ron	South Texas	Gold	Perryman, Melissa	Austin	Gold
Harris, Polly	Coastal Bend	Ruby	Campos, Blake	Houston	Gold	Phifer, Joe	Dallas	Gold
Robinson, Judith	East TX	Ruby	Castillo, Iris	South Texas	Gold	Potter, Amanda	LoneStar	Gold
Shappell, Trace	East TX	Ruby	Christensen, Elizabeth	Fort Worth	Gold	Raymond, Garrin	Houston	Gold
Southan, Tamela	Dallas	Ruby	Clark, Cheryl	Lubbock	Gold	Reynolds, Caleb	Austin	Gold
Villagran, Denise	Coastal Bend	Ruby	Clingan, Nedra	San Antonio	Gold	Richiuso, Christine	Dallas	Gold
Waller, Doris	Dallas	Ruby	Crawford, David	Fort Worth	Gold	Rivera, Marisa	South Texas	Gold
Wilson, Tom	Texoma	Ruby	DePaoli, Allison	San Antonio	Gold	Roberts, Danielle	Fort Worth	Gold
Alt, Sharon	Fort Worth	Platinum	Douglas, Paul	East TX	Gold	Sherman, Joe	East TX	Gold
Avery, Wendy	Dallas	Platinum	Douglas Sandy	East TX	Gold	Smith, Craig	East TX	Gold
Berry, Ernest	Lubbock	Platinum	Dytrich, Nancy	Austin	Gold	Snyder, Stephen	Dallas	Gold
Blair, Mary Ann	East TX	Platinum	Elliott-Harmon, Patti	Coastal Bend	Gold	Stair, B. Gene	Austin	Gold
Bolden, Michael	West Texas	Platinum	Eller, Darla	LoneStar	Gold	Stanley, Jennifer	Dallas	Gold
Brooks, Isha	Texoma	Platinum	Ellis, Tom	El Paso	Gold	Stockstill, Beckie	Houston	Gold
Buffum, Ron	Austin	Platinum	Evans, Mike	Lubbock	Gold	Stubbs, Clifton	Fort Worth	Gold
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Cook, David	Texoma	Platinum	Gonzales, Theresa	South Texas	Gold	Theesfeld Angela	South Texas	Gold
Cottar, Tom	Houston	Platinum	Gonzalez, Carlos	South Texas	Gold	Thorne, Roblyn	Austin	Gold
Debler, John	Coastal Bend	Platinum	Goodman, Cindy	Dallas	Gold	Trevino, Siboney	Houston	Gold
DeLeon, Rachele	N/M	Platinum	Garcia, Hector	South Texas	Gold	Trevino, Lisa	South Texas	Gold
Fristoe, Kelly	Texoma	Platinum	Grogan, Wayne	Fort Worth	Gold	Trevino, Victoria	Austin	Gold
Hayes Judith	West Texas	Platinum	Hamilton, Leawhine	Fort Worth	Gold	Vasquez Ramirez, Val	San Antonio	Gold
Johnson, Sandy	San Antonio	Platinum	Hamm, Phillip	Houston	Gold	Waldron, Gary	Dallas	Gold
Keel, Ben	Houston	Platinum	Hebert, Laura	Coastal Bend	Gold	Wallace, Kasey	Houston	Gold
Kelly, Renee	Austin	Platinum	Herrington Phyllis	Coastal Bend	Gold	Wallin, Johnny	Fort Worth	Gold
Ledgerwood, Michael	Houston	Platinum	Hoffman, Crystal	Houston	Gold	Wild Trei	Dallas	Gold
Lee, Susan	Houston	Platinum	Holloway, Ryan	Fort Worth	Gold	Willingham, Sean	San Antonio	Gold
Pleasants, Jennifer	Coastal Bend	Platinum	Irwin, Maria	Austin	Gold	Ybarra, Valeria	Coastal Bend	Gold
Rios-Carl, Elizabeth	El Paso	Platinum	Jaques, Kevin	Austin	Gold	Young, Peter	Coastal Bend	Gold
Rolf, Rita	Dallas	Platinum	Jones, Jamie	Houston	Gold	Brattelli Wendy	East TX	Silver
Scott, Nicole	San Antonio	Platinum	Keathley, Bryan	Fort Worth	Gold	Phillips, Gena	Houston	Silver
Simmang, Michael	Austin	Platinum	Kirkhart, Taylor	Dallas	Gold	Rasmussen, Reid	Austin	Silver
Smith, Mike	Fort Worth	Platinum	Knight, Jack	Panhandle	Gold	Bay, Kimberly Lee	Fort Worth	Other
Splawn, W. Craig	Houston	Platinum	Lawlis, Rita	Lubbock	Gold	New, Linda	Austin	Other
Spragins, Jackie	Texoma	Platinum	Le, Duong	Fort Worth	Gold	Riphey, Chaliess	Fort Worth	Other
Trebing, C. Louanne	Dallas	Platinum	Leal, Gary	Houston	Gold	Skinner, Patrick	Dallas	Other
Walker, Kenneth	Austin	Platinum	Lee, Diane	Coastal Bend	Gold	Diamond	\$1,200 +	\$100 Mo
York, Melanie	Fort Worth	Platinum	Long, Scott	Houston	Gold	Ruby	\$600+	\$50 Mo
Adams, Carla	San Antonio	Gold	Lopez, Melissa	San Antonio	Gold	Platinum	\$300+	\$25 Mo
Ahlquist, Neldia	Houston	Gold	Martin, Patricia	Houston	Gold	Gold	\$150+	\$12.50 Mo
Antongiovanni, Joanna	San Antonio	Gold	Meason, Toby	Panhandle	Gold	Silver	<\$150	
Bentley, Beau	East Texas	Gold	Miller, D'Ann	East TX	Gold	As of 10/2022		
Block, Howard	Houston	Gold	Moore Schuyler	Coastal Bend	Gold			
Boucher, Eva	Dallas	Gold	Muir, Don	Houston	Gold			



# TAHU Honorees Corporation

Your Name: \_\_\_\_\_

Do you wish to honor or memorialize someone? If so, what is the name and address where you want a notice sent:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip: \_\_\_\_\_ State: \_\_\_\_\_

## Please Allocate My Contribution in the Following Manner:

Disaster Relief Fund .....	\$ _____
Ken Martin Scholarship .....	\$ _____
Hollis Roberson Scholarship for Emerging Insurance Professionals .....	\$ _____
General Funds .....	\$ _____
Total Contribution .....	Total: \$ _____

## Method of Payment

<b>1) A One-Time Check:</b> \$ _____ <b>2) A One-Time Charge:</b> \$ _____ <b>3) Sustaining Charge:</b> \$ _____ <small>Will automatically renew each year. (\$150 annual minimum)</small>	<b>Payment Enclosed by Check</b>			
	<b>Circle One:</b>			
	VISA	Mastercard	AMEX	Discover
	<b>Circle One:</b>			
	Monthly	Quarterly	Annually	
	<small>To the circled card.</small>			
<b>Card Number:</b> _____ <b>Exp Date:</b> _____				
<b>CVC Number:</b> _____ <small>(last 3 digits on back of MC/Visa, or, on front of AMEX)</small>				
<b>Cardholder's Name:</b> _____				
<b>Card Billing Address:</b> _____				
<b>City:</b> _____ <b>State:</b> _____ <b>Zip:</b> _____				
<b>Phone:</b> _____ <b>Fax:</b> _____ <b>Email:</b> _____				

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**TAHU Honorees Corporation is a 501(c)3 organization.**  
**Contributions are 100% tax-deductible as donors receive no goods or services in exchange**

Please mail to TAHU Honorees Corporation, 312 North Avenue East, #5, Cranford, NJ 07016  
 Or  
 For credit card payments, Fax to 908-967-5044 or Email to admin@tahu.org.

For further questions, call Lisa Strug, Executive Director at 713-645-1490.



Health Underwriters

POLITICAL ACTION COMMITTEE

"The purpose of HUPAC is to raise funds from NAHU members for the purpose of supporting the political campaigns of candidates who believe in private sector solutions for the health and financial security of all Americans"

Contribute securely at

www.hupac.org

Step 1: Tell Us About Yourself (All information must be completed in full by the contributor)

Name: Occupation: Address: Employer: Phone:

Step 2: Please select a (A) fund (B) frequency (C) contribution level

- New Contributor Past Contributor Change Contribution to Amount Checked to Below

A. Choose a Fund Candidate Fund\* Administrative Fund\*\*

C. Contribution Levels (annual) (monthly) Supporter \$150.00 \$12.00

B. Contribution Frequency One-Time Contribution Monthly Contribution

Capitol Club Levels Gold \$1,000.00 \$85.00

Did a NAHU member refer you? If so, who?:

Step 3: Provide your method of payment (payment must be from a personal credit card or bank account if contributing to the candidate fund)

Credit or Debit Card AmEx Discover Master Visa Card Number: Expiration Date: Billing Address: City/State/Zip: Checking Account Bank Routing Number: Account Number:

Signature I authorize HUPAC to initiate charges to my personal bank account or credit card as shown above:

Signature: Date:

Step 4: Submit This Form

Mail: HUPAC • 1212 New York Ave • Ste 1100 Washington, DC 20005 Fax: 202-747-6820 Email: hupac@nahu.org

A contribution to a Political Action Committee is not tax deductible. Only NAHU members, their immediate families and NAHU staff may contribute.



## TAHU MEMBERSHIP CONTESTS FOR CHAPTERS AND MEMBERS

Help grow TAHU Membership for a chance to

**HIT THE JACKPOT!**

Both contests will run concurrently.



# JACKS OR BETTER!

## CHAPTER RECRUITING CONTEST

### CHAPTER RULES

- Chapters hold a membership growth event and recruit at least **3 new members** at event
- The **top 3** chapters who recruit the most new members during entire contest period are eligible to win **\$800!**
- Funds may be used to give new members a discount on first month dues, cover first lunch, etc.
- Contest runs **Jan 1 through March 31, 2023**
- Event must occur outside of your monthly membership meeting (can be a Vanguard event, etc.)
- Chapters must submit proof of event
- New members must not have been a previously active member within the past 6 months to qualify for contest



# ACES WILD!

## INDIVIDUAL RECRUITING CONTEST

### INDIVIDUAL MEMBER RULES

- Contest runs **Jan 1 through March 31, 2023**
- The top recruiter during contest period is eligible for a **\$600 Gift Card**
- Member must ensure they are listed as sponsor for new member to qualify; contact NAHU to verify (check your sponsor reports)
- New member must not have been active within past 6 months to count for contest





# JOIN TODAY

## TAHU: Now More Than Ever!

### YOUR VOICE FOR ADVOCACY

Your membership with TAHU helps ensure Texas agents have a strong and united voice in Austin. TAHU and its legislative team protect your interests at the Capitol by working closely with legislators and staff. Through TAHU, you will have the opportunity to participate in the organization's grassroots network, attend the annual "Day at the Capitol" and make a difference at critical points in the legislative process.

### YOUR LINK TO BREAKING INDUSTRY NEWS

During this time of transition, TAHU keeps its members current on breaking news on healthcare reform and other key insurance issues. Your membership also supports the association's media efforts to reinforce the value of agents and direct consumers to local TAHU members for assistance.

### YOUR PLACE TO NETWORK AND CONNECT

Your TAHU membership connects you to a network of other agents across Texas. Your membership also provides the opportunity to attend TAHU's annual conference that includes insightful presentations, speakers and educational courses. TAHU membership also allows you access to the TAHU café, a members-only online exchange for sharing best practices and resources.

### YOUR ASSOCIATION FOR PROFESSIONAL DEVELOPMENT

With educational seminars planned throughout the year, TAHU provides access to outstanding speakers and seminars at the local chapter and state meetings, at little or no cost. Through TAHU, you can gain certification as an expert in the small group insurance market (SGS). TAHU's annual meeting provides members a variety of continuing education (CE) opportunities across a range of relevant topics.

### YOUR ACCESS TO EXCLUSIVE RESOURCES AND DISCOUNTS

As a TAHU member, you become part of exclusive state and national databases that allow consumers to search for agents in their area. TAHU membership also provides:

- Discounts on services, products, and information through the TAHU group purchasing program
- A subscription to TAHU News, the association's quarterly publication

*Texas Association of Health Underwriters (TAHU) is a state trade association representing licensed health insurance agents, brokers, consultants and benefit professionals who serve the health insurance needs of consumers and employers seeking health insurance coverage. TAHU is a state chapter of the National Association of Health Underwriters.*

**WWW.TAHU.ORG**

# Coming in 2023...



# becomes



National Association of Benefits and Insurance Professionals

# NABIP

Shaping the *future* of healthcare