Glad to be back!

I’m back and as part of the ever-growing number of past DAHU presidents that jump back in to serve in a position of leadership I hope to make a change in the health insurance landscape in our country. The last time I served as your President, Bill Clinton was the President of the United States and his wife, Hillary Rodham-Clinton was leading a task force behind closed doors. This task force intentions were, to change the healthcare delivery system in America to a single payor system like the rest of the world. NAHU’s support and partnership with Health Insurance Association of America (HIAA), as well as an aggressive television and radio campaign, with the hearts of American characterizations of Harry & Louise protesting a government run system, ensured that all of us in this association are able to earn a living doing what we are today.

Politics is a fragile pendulum that swings on a momentum of the masses’ perceived reality. Alternatively, the free market is a cruel reality driven by supply and demand with a goal of optimization, or what economists refer to as equilibrium. Equilibrium is discriminatory because of income. All Americans need healthcare, but in an uninterrupted free enterprise system, the resources are not distributed fairly but by who can afford it. Our clients are all Americans.

Here is where my economics discussion stops and my goal for this term begins. There are two major culprits in the long line of cost drivers that adversely influence healthcare, and government is one of them. The other is debatable and can be fodder for later discussions. We need to unite to influence policy and we need to be clear and aggressive in communicating our message. It is what we did in 1993 and 1994 when we defeated Hillary Care and its missing from our campaign against this new threat; the replacement of ACA.

If you think the ACA was a threat and repealing it would benefit us all, ponder this: If the American Health Care Act (AHCA) is designed as poorly and implemented as badly as the ACA, the political cost will have as dramatic an impact as future economic costs. Let’s all work on doing the right thing the first time and influencing our leadership to do the same. Thank you for the opportunity to serve you again.

Sincerely,

Jay A. Huminsky, RHU, REBC
President, Dallas Association of Health Underwriters
The Leading Producers Round Table formed in 1942 to recognize the successful underwriters of Accident & Health Insurance. Today, the LPRT committee is committed to making LPRT the premier program for top Health, Disability, Long-Term Care and Worksite Marketing Insurance producers, carrier reps, carrier management, and general agency/agency managers.

Online LPRT Application
LPRT Application
Point Calculator
Certification Form
Carrier & GAs LPRT Application
Point Calculator
Certification Form
Fee Calculator

Join us after the August luncheon for a special CE!

2017 Legislative Session – Snoozer or Game Changer?

If it hadn’t been for several high profile political issues at the Capitol, one might not have known that the Legislature actually met last spring. But meet it did and it actually passed some important bills that affect health insurance and health care for Texans. Some good ones made progress but unfortunately fell by the wayside before it was all over.

Learn about those big issues and catch up on what TAHU’s crack legislative team was able to accomplish during the 85th regular session of the Texas Legislature and find out from TAHU lobbyist Lee Manross whether the session was a snoozer or a game changer.
2017 has been one of those years where everything is in flux.
Any given day in our industry feels as though we are about to take one step past the edge of a cliff, a cliff of uncertainty and corresponding uncertain adjustments.
That is likely a fair statement about any year that I’ve been involved in our industry. For me, I’ve now amassed a perspective spanning 20 years as a producer.
Yes, two decades have passed by and I’ve ignored DA-HU, TAHU and NAHU for the greater part of those years.
For a myriad of reasons spanning from financial constraints to ignorance I’ve spent many years only watching from a distance as a non-member and non-participating member.
I was that guy.
That guy who trusted someone else to use the local chapter forum for information and updates (the FWAHU Café in the early 00’s.)
That guy, the one who let the other brokers in his firm stay involved.
That guy, the one who knew that for $15-$40, there was always a place to pick up a CE credit or two if in need.
That guy, the one who just didn’t value the network of peers and advocates working hard to make other members and non-members better at their job and better equipped to serve their clients.
I was that guy.
The NAHU Conference this year was a step for me to break the bad habit of taking and not participating.
I headed to the airport with 1 main goal, be present and available at all times.
For me, that meant planning to arrive 30 minutes early and talk to strangers at Starbucks and in the registration table. Day 1, I gained a friendship with Mike Avery from Odessa, which led to no less than 20 more introductions of strangers (To be fair, most weren’t complete strangers. there were many of whom I’d only known by name & glowing reputation).
For me, I had to force myself to not skip sessions and “catch up on work”. This lead to turning a virtual acquaintance into a personal friendship as I met Emily Bremer from St. Louis while lingering and chatting up other new friends in the hallway between sessions.
For me, this meant that I wasn’t going to play my “I’m an introvert that needs to go recharge” card. I had dedicated the time to be present, I was going to force myself to mingle at the bar after session. Thankfully, I had a couple of friends I knew prior to conference and I just trusted that they wouldn’t notice me strategically using them as my social crutch to interact and participate in conversations with no less than 50 more strangers and peers I’ve only met in print.
For me, this meant spending some time with brokers that I already knew. Yes, in 20 years I wasn’t a complete derelict and have made a few sparse friends along the way. Thanks to the coffee & Sous Vide Egg Bites at Starbucks, those friendships became closer and I got the immense pleasure of sharing food and drink while learning more about my friends through enriching conversation.
For me, giving up my weekend and 3 weekdays was immensely rewarding.
I gained many friends and lots of new perspective that I couldn’t gain on this journey alone. As I wake up each day for the rest of this year, I will:
look at opportunities to serve my partners in the firm
look at developing my team’s knowledge
look at empowering the future leaders
look at the proposed legislation
look at agency revenue
look at the needs of my clients
look at my own personal income
As I wake up each day for the rest of this year and beyond, I will look around me at the edge of this cliff of impending change. I will look and see not only my small bubble of teammates in my little agency, but I will look and see the new faces of Mike and Emily and the 50+ other new friends and faces along with all of my peers in the DAHU Chapter that give me the comfort and confidence that together we can do “this”.
Now, I’m this guy. The one who is participating with eyes of wondertment, amazement and the overwhelming sense of humility and privilege as I get to interact people I’ve long considered heroes of the insurance world.
The Business of Better

Kemper Benefits’ sole focus is voluntary benefits. Our flexible portfolio allows us to customize benefit packages for your clients by integrating with existing healthcare strategies and mitigating their employees’ financial exposure. We foster relationships and make business easy for you.

Kemper Benefits – A Carrier of Choice

• Solution-based approach to creating customized benefit programs
• Effective sales strategies used to create new or lost revenue opportunities
• Broad portfolio with best-in-class products and flexible design
• State-of-the-art benefits administration platform
• Concierge enrollment and communication strategies
• Unsurpassed broker education and support
• More than $8 billion in assets and underwriting companies that are rated “A-” rated

Kemper Benefits strategies are designed to integrate with an employer’s existing benefit strategy and health plans to minimize the workforce’s exposure to deductibles, copays and out-of-pocket medical expenses. Our product portfolio includes: Accident, Critical Illness, Life, Disability, Cancer, Hospital Indemnity, Gap, Limited Medical, Vision and Dental.


Save the Date—September 26th

2017 Lee Ripley Golf Classic

1:00 PM - 7:00 PM
The Clubs of Prestonwood - The Hills
6600 Columbine Way
Plano, TX 75093
# 2017 Lee Ripley Golf Classic

Benefiting Jonathan’s Place

**Tuesday, September 26, 2017 at 1:00 PM**

Prestonwood CC – The Hills Course

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## Sponsorship Opportunities

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<tr>
<th><strong>Title Sponsor</strong></th>
<th>$4000</th>
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<tbody>
<tr>
<td>□ 8 Players</td>
<td></td>
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<tr>
<td>□ Exclusive signage and sponsor table at tournament entrance</td>
<td></td>
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<tr>
<td>o First contact with all players and other sponsors before check-ins</td>
<td></td>
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<tr>
<td>o Only sponsor with marketing materials before goodie bags and play</td>
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</tr>
<tr>
<td>□ Signage and podium time at winners’ dinner</td>
<td></td>
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<tr>
<td>□ Premier logo location on all tournament marketing materials</td>
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<tr>
<th><strong>Gold Sponsors</strong> (6 Available)</th>
<th>$1500</th>
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<tr>
<td>□ 4 Players</td>
<td></td>
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<tr>
<td>□ Signage and recognition at winners’ dinner</td>
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<tr>
<td>□ Logo on all tournament marketing materials</td>
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<tr>
<th><strong>Silver Sponsors</strong> (7 Available)</th>
<th>$1250</th>
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<td>□ 2 Players</td>
<td></td>
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<tr>
<td>□ Logo on all tournament marketing material</td>
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<tr>
<td>□ Sponsor of one of the following (circle the signage and recognition you’d prefer):</td>
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<tr>
<td>o Sign-in Table, Hole-in-One Contest, Longest Drive Contest, Straightest Drive Contest, Closest to the Pin Contest or Putting Challenge, Logo Ball Sponsor</td>
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<tr>
<th><strong>Bronze Sponsors</strong> (2 Available)</th>
<th>$1000</th>
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<tr>
<td>□ 2 Players</td>
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<tr>
<td>□ Recognition and signage on kegs/carts</td>
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<tr>
<th><strong>Tee Box Sponsors</strong></th>
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<tr>
<td>□ Signage at individual tee box (write-in your choice)</td>
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<td>(Select the 18th hole for an additional $100)</td>
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All Sponsors are invited to provide promotional materials for player bags!

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If using a credit card, please call Carolyn Goodwin @ 972.503.4248 with your payment information, otherwise.

Please email registration form to cgoodwin@goodwinbenefits.com and mail check (payable to DAHU) to: Goodwin Benefits Group, 12740 Hillcrest Road #275, Dallas TX 75230
2017 Lee Ripley Golf Classic Benefiting Jonathan’s Place

Player & Team Registration

Date: Tuesday, September 26, 2017 at 1:00 PM
Cost: $125/Player to Sept. 8, 2017 | $150 After

Please check the appropriate box(es) and complete the registration grid below (sponsors should have also completed the separate sponsorship agreement in addition to this registration):

☐ I am the Title Sponsor – 8 players listed below (use additional page for second 4).
☐ I am a Gold Sponsor – 4 players listed below.
☐ I am a Silver or Bronze Sponsor – 2 players listed below. May add others at regular cost.
☐ I wish to register as an individual player.

<table>
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<tr>
<th>Player Name</th>
<th>Player Email Address</th>
<th>Registration Fee</th>
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Sponsored by:

* If you’re registering less than 4 players and you wish to be paired with other registered players, please list them with your contact info. We will make every effort to accommodate your request.

If using a credit card, please call Carolyn Goodwin @ 972.503.4248 with your payment information, otherwise

Please return registration form and check (payable to DAHU) to:
Goodwin Benefits Group | 12740 Hillcrest Rd. #275 | Dallas, TX 75230

For more information, contact Carolyn Goodwin (cgoodwin@goodwinbenefits.com)

Players must observe the rules and regulations of the club and adhere to the rules covering use of the course and golf carts. Players shall be responsible for any damage to the club including, without limitation, damage to the golf course, golf carts, clubhouse or other property, including personal injury caused by any of the participant’s acts or omissions.
As we all know health insurance Compensation has decreased dramatically. When I started in this business, in college, 41 years ago, I was taught you help people with their financial risks. You didn’t always get paid, or even get paid adequately for each person you helped, but generally you would be overcompensated on those policies you did place. This allowed you to help others with inadequate compensation. And you never knew when you helped someone for free or reduced compensation, that you wouldn’t be compensated later or through getting referrals.

NO more – the Compensation now is so low we can’t afford to be a ‘Good Samaritans’ any longer, hence the reason for Fee Based Compensation going forward.

Examples of Work I Performed – Payment Received and Not Received…

A prospect was referred to me being they were unhappy with group plan, I helped her with an individual medical plan that was not only a better plan and less expensive, but the plan had her providers in network.

I requested and received a $250 minimum fee and helped her obtain coverage, and the Employer ACA non-Compliance form as her Employer was charging her more than the 9.75% of payroll, making her eligible for a subsidy. I probably spent 5 hours, including following up after issue, effective date, etc, checking to see she had ID cards, how her providers were working out, etc. She never returned several phone calls/emails, never paid any premiums, hence no Commission dollars. I was happy that I did get my fee up front. It was still not profitable, but not a total waste of my time and efforts.

July 2016, I met with a Networking group member who wanted to look at other coverage. I gave him a proposal, but he wanted to wait till Jan 1st. I proposed to the group 4 different options, with various employees enrolled, ages, etc. Upon Open Enrollment, his business was way off but that made him eligible for the ACA subsidy. We applied online, and were 2 screens from wrapping up with the payment due, when the system locked up. I completed a paper app and faxed to the carrier on Dec 15th. I spent about 9 hours effort getting this policy issued. I had to do multiple emails, calls to the head of marketing, calls to Healthcare.Gov, etc. I finally was able get the policy issued Feb 27th for Feb 1st effective date. My Commission was $42/m which I received on the April statement. If I had charged a fee I would have earned $800+ thru Feb 2017. I hope to receive $460 in commission thru Dec 2017.

Another example was a 20 life group that was referred to me. The Employer wanted to contribute 50% of lowest priced HDHP HMO. The commission would be about $11pmpm which actually enrolled for the coverage. Commission would come to about $1300 annually. I estimated I had to do a lot of education as they have no previous coverage. With 20+ Employees, there is COBRA and Section 125 work to do. I charged $900 up front and they paid it.

My fees in My Agreement

I charge $95/hour with:

- Individual Health: $250 minimum for one person; $450 for two people; $600 for three; $700 for a four or more. I charge a $50 higher minimum for Exchange business as it NEVER works right the 1st try!

- Group Coverage is a flat $250 per EE in Small Group with a $1000 maximum. This Compensation is generally adequate for 4 person group, plus there are other opportunities for supplemental coverage.

- Fees are refundable based on the commission received, at certain points during the year, $50 minimum refund fee, and I include the time to provide statements, etc.

Keep in mind with a Fee Agreement. The client/prospect can ask all the questions they want because I am charging for my time by charging an hourly fee over an initial minimum amount. It has been my experience people value your time more when they are paying for it. By charging, they understand the services I provide are not free or are paid by an insurance company. I have discovered when your services are ‘free’, you will keep getting questions until you say ‘pay me’.

The Disadvantages I have discovered are:

- I have to overcome the thinking of “Who wants to pay fees for help on top of high premiums”

- It is new concept to Individuals paying a fee. Most think it is easy to do this themselves and they don’t need help. Then, I have to explain the pitfalls of ‘doing it yourself’.

How do you Sell The Fact You Charge A Fee – those Pitfalls…

I explained they can do this themselves by going direct to the carrier, however it is extremely complicated. “You Don’t Know What You Don’t Know”. I tell them it will take them more time than they thought, you will make mistakes that will cost you time and money. You won’t get the best product and price, and you won’t have any help in getting corrections done.

The most important thing I do is to help them with their claim issues. I let them know these issues can cost thousands upon thousands of dollars if they make mistakes, and they can become a taxation mistake. They can also incur penalties they aren’t even aware exist.

I am a Fee Based Consultant and they can be assured I’m informing them of the good and bad aspects of different coverages, carriers, subsidies, etc. I do not steer them to the highest commission policy, that my role is to partner with them in their Health Care Financing needs.

A CPA charges his fees on top of the taxes he calculated you will pay and I am no different in my knowledge, expertise and experience. Supreme Court Judge John Roberts has said Health Insurance is a tax.

My last ‘close’ is “You can pay me an annual retainer up front, or pay me an hourly fee for each issue I have to resolve for you during the year but my per issue fee is nearly double. The Retainer is the less expensive way to go.

Fish or Cut Bait

I take the position of either ‘fish or cut bait’ – Compensation vs Free. Am I appreciated, or do you only appreciate FREE services? This turns the conversation around – I’m not telling them I refuse to help, they either compensate me or tell me No Thanks. I am simply asking for a fair compensation for my services.
July After Hours Social