



## MDAHU Board Meeting Minutes

Thursday, May 4, 2017

9 a.m. to 11 a.m.

Call In Number: 877-427-4117 Code: 427623

- I. Call to Order
- II. **Attendance:** Rob, Candius, Jeanne, Amy, Dustin, Tim, Barb, Adam, Erika, Steve, Vikki, Paul  
**Call In:** Kevin, Stacy, Kareim. **Excused:** Michelle, Leslie
- III. Approval of Minutes – Minutes were distributed and amended via email prior to the board meeting. They were approved as amended.
- IV. Financials and Treasurer’s Report – Due to work on the Expo, no financial report was presented. Barb will present both April and May at the June board meeting.

### Committee Reports

**Membership Recruitment** – Jeanne stated that we started the month with 504 members. This is still great considering what we lost. MDAHU was at 510 last month. MAHU is at 813 members. NAHU is collecting testimonials on why people join NAHU. Please go to the website and write one.

The bank draft contest is going on until May 31.

The following board members need to recruit one more member: Leslie, Candius, Paul and Tim.

Jeanne has called all new members and invited them to the Expo.

Steve reminded Jeanne that he needs any hand-outs she wants to distribute at Expo ahead of time. She provided Steve new member kits and extra applications. She also reminded everyone to get business cards from all non-members who attend.

**Membership Retention** – Adam – MDAHU lost 8 members last month. He is targeting five members who will lapse at end of May. Some were due to lost jobs so we may not

get them back. Continuing to be pro-active. However, our new members have balanced out losses.

**Legislative** – Erika – State CE bill passed the house and is going to the Senate. Will be effective in 2018, if it passes. A State Representative from West Michigan has introduced a bill which would allow people with a felony conviction to get an insurance license. Michigan is one of the only states that does not allow people with felonies to get licenses. An Operation Shout was sent out asking for opposition to this bill.

Amendments were added which would allow individuals with felonies to apply for a waiver. Individuals with fiduciary claims or violate crimes will not be eligible for a waiver. Candius asked if someone who is a non-resident with a felony can get a license in Michigan. Erika clarified that they cannot.

American Health Care Act: As of yesterday, there were 20 Representatives vowing to vote against it due to concerns over pre-existing conditions. Erika was not sure of the status as of this morning. Amendment to bill would provide \$8 billion to create “invisible pools” (high risk pools) for people with pre-ex. Everything will come down today. This will affect the budget which is also up for a vote.

Christian Share Programs: Erika suggested that we speak with Ryan (MAHU Lobbyist) about the MediShare programs to see if anything can be done, and if any agent or client has complained.

**Programs** – Steve - Thank you to everyone who helped at the April meeting in Steve’s absence. Karen’s presentation will be posted to the website. Programs are done for the year. Karen Channing will be Programs Chair next year. Steve and Karen are putting the contract out to bid but will possibly stay with the Marriott. We might lose attendees if we move. Candius asked if we had looked at other days of the week to hold the meetings. Steve indicated that we had looked at other dates and time, but we need to maintain consistency.

Program ideas for next year: Alan Katz and Kevin Trokey.

**Community Service** – Tim -- Playworks is set to participate in the Expo on Thursday. Tim will coordinate the 50/50 raffle. He will work it all morning at registration. Tim talked with Cabrini Clinic about speaking at the June board meeting. The representative cannot commit to the June meeting so the project will go to the next board year. This is part of the Community Health Initiative. Steve suggested having someone come to the Strategic Planning meeting. It was also suggested that the board visit the clinic and tour their facility. Tim will coordinate with Rob.

The proposed Community Service Policy was read by Amy which included wording calling for a unanimous vote of the board to accept a new public service project. Erika moved and Jeanne seconded, the motion to pass the P&P. Candius asked if we need a unanimous vote or 2/3 majority as indicated in our by-laws. Erika accepts friendly amendment to change P&P to a 2/3 majority. Motion passed.

Tim has resigned his board position due to changed responsibility at Priority Health. He will continue to be a member.

**HUPAC** – Candius -- We have one new contributor from the monthly meeting and Candius is currently following up on lapsed HUPAC donors. 34 out of 81 donors applied for the discount for Expo. Nationally, HUPAC is working on getting members to increase their contributions. The contribution levels don't work out correctly between the monthly amounts vs the annual amounts. National is working to correct this.

Candius will provide a list of contributors so ribbons can be put on the badges for Expo. Barb asked for her list today, so everything can be done on Monday. Candius will also have ribbons at the booth.

**Awards** – No report.

**Media/PR** – Suzy -- Press releases were sent out regarding the Medicare Summit and the Expo.

**Golf Outing** – The sponsorship email has been sent out. Vikki is hoping to have Cvent up and ready for people to register and pay. Vikki will put a sponsorship solicitation on the table of every exhibitor at Expo. Steve told Vikki that HAP will not be able to be Platinum sponsor. We will need other companies to step-up to cover this major sponsorship.

Vikki reminded everyone that the Annual Golf Outing is June 19. Steve asked for a volunteer sign-up sheet at Expo.

**Professional Development** - No report.

**Expo** – Steve – The final committee call is tomorrow, but everything is going well. With sponsorships, we are over \$70,000 in revenue with \$9,000 in expenses, so far. We also have about \$8,000 in registration income. Expenses are expected to be \$35,000, so we will likely have profit of \$30,000. The exhibit hall is full. Silent auction will be in the back on Wednesday evening, and Playworks will be there on Thursday. Photo booth will

be free and will include the MDAHU logo on the photos. Mason McBride is sponsoring the DJ for reception.

Dustin has worked hard on the Medicare Summit. We have a very good program and have 11 exhibitors. Now we need attendees. We have 95 registrations as of yesterday. On Wednesday at 11:00 a.m., Erika and Steve will start moving Medicare exhibitors into the main exhibit hall. We will need all hands on deck to help with set-up. No exhibitors can set-up after 4 p.m. on Wednesday. We will need all board members to help keep people out of exhibit hall before 5 p.m.

Entrance to exhibit hall will open at 5 p.m. on Wednesday. We also need someone to take pictures when the doors open and at the MDAHU back drop. Amy needs to bring the flag.

At the reception, we need as many people as possible to network. Congressman Mitchell, State Senator Beida and State Rep. Lucido are registered to attend. There are also lots of people from NAHU leadership attending. Asked Erika that we tell exhibitor that it is a networking event, not necessarily a sales opportunity. Hoping to get lots of carrier and agency executives at the reception. Amy will welcome everyone at 6:50 p.m., and will do introductions, then awards. Congressman Mitchell will speak first, then Janet Trautwein. People will have about 30 minutes to mingle. Reception closes at 8:30. Watch for people who look like they need help.

The hotel has been apprised that they need extra staff to handle guests in the bar and restaurant.

Steve asked for board members to be at the Expo by 7:30 a.m. on Thursday, to help and greet. Exhibit hall opens at 8 a.m. Erika will tell vendors to be there by 7:30 a.m. Amy and Rob will be the hosts. The program begins at 8:30 a.m. Each attendee will get a folder with a print-out of all presentations. Stacy McClure from Priority Health will help with as morning room monitor. There will be a room monitor for all CE classes as well.

Beginning at 1:00 p.m. there will be motivational speakers from Sandler Training upstairs. At 1:30 p.m., a speaker from Intelligent Office, will talk about office efficiency. Everything will be on the Expo App. We still need volunteers for silent auction.

Nametags will be color coded by member, non-member, Expo and Summit or one-day only. Barb asked for a gift card for Mark Puhl for all his help over the years. Erika moved to give Mark Puhl a gift card for \$500 to thank him for service. Steve seconded the motion, which passed unanimously.

A gift bag with MDAHU coasters will be presented each speaker or panelists.

Passport – Erika indicated that the Passport will incentive agents to go to every booth and get a sticker. This will give vendors the opportunity to speak with agents. If attendees get a sticker from every booth and they can put the Passport into a box for a chance to win a \$200 gift card. The drawing will be held at end of the Expo and the winner announced on the Expo app. The Passport will also have info on getting the Expo app.

Steve asked everyone to download the Expo app. All vendor information will be on the app.

Barb discussed that all attendees will get a bag with the program, passport, flyer about the app and the Priority Health notebook. We have asked sponsors to provide giveaways by Friday, if they want them in the bag. Barb is supposed to get programs and signs tomorrow. If anyone needs cash, gift card or checks, Barb needs to know by Friday, at the latest.

All vendor questions should go to Erika. Erika will have a two-way radio or cell phone at all times.

Steve asked that everyone on the board thank the exhibitors.

Discount codes were sent out to all vendors to increase attendees.

Vikki will have the golf simulator ready for 5 p.m. on Wednesday. On Thursday, it can be taken down at 2 p.m. We have a sign for the golf simulator.

**Trustees** – No report.

### **Officer Reports**

**President** – Amy discussed the Gordon Memorial Dinner and the seating arrangement. She also took a headcount for the MDAHU board dinner on Sunday night. Steve, Jeanne, Erika, Canduis and Suzy confirmed that they will attend. Stacy confirmed that she will not. Amy will check with others.

Delegates for Annual Convention: MDAHU has 10 delegate spots which will be filled by Stacy, Connie, Michael, Erika, Candius, Michelle, Steve, Rob, Dustin and Amy. Others will be state delegates.

Amy asked for a list of any awards that MDAHU members have received in the past year as part of her announcements on Wednesday evening at the VIP Reception and Award Ceremony.

Nominations for next year's executive board will be sent out once a vice president candidate has been identified.

**President Elect** Rob announced his new board:

Awards: Michelle  
Communication: Suzy;  
Professional Development: Michael Bennett  
Programs: Karen Channing  
HUPAC: Candius  
Legislative Committee: Erika and Garrett  
Membership: Paul (with Jeanne's help)  
Retention: Adam  
Expo: Steve  
Community Service: Gwen Starr  
Trustees: Kevin and Stacy  
Tiger's Day: Amy

**Past President** – No report.

**Vice President** – Dustin -- Religious Health/Christian Share Programs are becoming more prevalent and are problematic for people who are really sick. Additionally, the increasing loss ratios they create will catch up with the carriers due to adverse selection (sick people being dumped on the carriers). These programs do meet minimum standards but are not considered health insurance so are not under E&O coverage. Claims payments are up to members who pool their funds and large claims can be rejected by healthy membership. Candius discusses these specific issues with people calling her with serious health issues which are not being covered. People don't realized it is a limited medical plan. Agents are looking for commissions to replace what has been lost. These plans pay between 12 and 20% commission, so are attractive to some agents.

NAHU can't do anything because it is under the ACA rules. Other states are having agent meetings to communicate the issues. Dustin is drafting a piece and is hoping to do a blast to help the membership understand the issues surrounding these programs. We need to be careful to discuss the issues but not slander the companies.

Medicare Summit – just need to continue to recruit attendees.

Dustin will attend Annual Convention, the Gordon dinner and MDAHU Dinner on Sunday.

**Secretary** – Leslie was excused.

### **Old Business**

**New Business** – The Expo Passport was created by the Marketing Shop. Erika is getting a proposal for our work to be done by them in the future, if we need it. She usually charges \$60 per hour. May be able to negotiate with her. She does work for Erika. Barb suggested that we get a price from her because Mark Puhl is no longer working for HAA. Barb suggested that we put together a list of what we need and get a price. She could also bid out our printing as well. Erika asked for list of what we know we need so she can get pricing.

### **Other Business**

**Adjourn** – Suzy moved to adjourn; Barb seconded; passed at 10:52.