



VAHU News



Cap Conference Prepares VAHU for the “New Normal” of Washington

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#Virginia_AHU

A strong Virginia delegation joined more than 700 other health insurance agents, brokers and consultants at the 28th-annual Capitol Conference at the end of February.

The three-day event was another ideal opportunity for VAHU to meet with healthcare policymakers and leaders on Capitol Hill. VAHU members fanned out across the legislative offices of Virginia’s congressional delegation, armed with talking points to advocate for the broker and the client.

“We urged our Congressional representatives to improve market stability and enact sensible legislation that promotes patient-centered, value-based and high-quality healthcare for Virginia workers and their families,” said VAHU President **Heather Kochanowicz**.

Capitol Conference provided VAHU with the most updated information and tools about health reform under the Trump Administration, while giving our state’s delegates a voice to have an impact on policy decisions that have yet to be made.

“We are educating agents and brokers so they know what to expect and how to best prepare and assist their clients,” said NAHU CEO **Janet Trautwein**.

Virginia delegates agreed one of the most well-received speakers was **Stuart Rothenberg**, senior editor, *Inside Elections*. Rothenberg, as a political scientist and journalist, offered a humorous and insightful perspective on the American political system. He talked about the upcoming mid-term elections in November and made projections based off his laser-focus of the latest national polls and keen understanding of electoral history.



Pictured here are Gary Cox, Northern VAHU member and NAHU Chair of the Employer Working Group under the NAHU National Leg Team, together with Annette Bechtold, Chair of the National Leg Team. Together they discussed the projects that Gary’s team has been working on.

Another highlight was the friendly banter between Representatives **Josh Gottheimer** (D-NJ) and **Tom Reed** (R-NY), co-chairs, Problem Solvers Caucus. They are working toward bipartisan solutions in health insurance, as part of a laundry list of issues. VAHU delegates said it was encouraging to see these Congress members, and others, work to bridge a partisan divide that, at times, has appeared cavernous on Capitol Hill.

“Every year, our members look forward to engaging in an open discussion about healthcare reform with their legislators,” said **Chris Renkar**, a VAHU legislative co-chair. “We believe there is a critical need to ensure that the healthcare delivery system is solvent, accessible and efficient, in the ‘new normal’ of Washington D.C.”

“NAHU’s Capitol Conference, as well as our annual CE Day seminars, gives us the tools we need to help our clients access the coverage they deserve at a price they can afford,” added **Amy Mutter**, VAHU legislative co-chair.



Message from the President

By Heather Kochanowicz

As we can finally see a glimpse of spring, I am here to further lift your spirits and remind you that the annual VAHU conference is just around the corner!

Thank you to Colonial Life, VAHU's Overall Conference sponsor and Overall Chapter sponsor for the year. You will see the company's logo and information at all chapter meetings and the annual conference. Stop by and say hello to the company reps and thank them for their generous support of our fine organization.

Ditch your desk, pack a bag and head down to the Sheraton Virginia Beach for our signature event on May 21-23. We have expanded our exhibit space and expect to have more exhibitors than ever, more sponsors than ever and more attendees than ever. And, I personally guarantee, more fun than ever.

This year you don't want to miss our new and improved schedule. We invite you to "Keep calm and sail on!"

The action all starts on Monday afternoon with CE classes from 1-4 p.m., followed by a cocktail party in the exhibit hall from 4-6 p.m. Later that night, from 7-10 p.m., join us at Topgolf. Don't miss this exciting and fun-filled event.

Roll out of bed the next morning and start Tuesday with our general session featuring 2 CE classes, followed by lunch and two hours of exhibitor time. After lunch, return for MIE Talk 2018. These are short motivational speakers that will change the direction of your sails! Following one more CE class in the afternoon, we will all board buses for the Spirit of Norfolk boat cruise.

Get ready for an exciting evening cruising along the river. We will depart at 5:30 p.m. for a networking boat cruise with our sponsors and exhibitors. This is sure to be an evening you will not soon forget.

Wednesday we will conclude with a Leadership forum presented by NAHU Region 2 Vice President **Erica Hain**. State and local chapter board members should plan to attend.

As President, it was an incredible source of pride to see more

than 25 VAHU members attend Day on the Hill in Richmond and 24 members attend Capitol Conference last month in Washington. We sure are an active bunch. Won't you join us the next time?

VAHU - with membership now surpassing more than 335 professionals - is served by dedicated volunteers on our hard-working committees. They fuel new members and widespread interests, establish strong communications both internally and externally, and create an even stronger voice for us in the halls of Richmond and Washington, D.C.

I hope you have had a chance to visit the new and improved VAHU.org. The new website is full of information about upcoming meetings, legislative updates, and of course, photos of recent events. Also take a look at our Giving Back section for ways that you can get involved with VAHU to help our neighbors in need.

Together, let's continue to promote member engagement through continued strong recruiting and programming. Each of the local chapters hosts meetings offering CE credits, exciting speakers and more. Check the VAHU calendar online. I hope you take full advantage.

Our Communications Committee under Communications Chair **Hannah Warren** has also been superb, ensuring VAHU communications are smooth and consistent. Thank you to Hannah for her help getting the chapters familiar with the new VAHU.org.

Meanwhile, our Legislative Management Team, headed by **Chris Renkar** and **Amy Mutter**, has been incredible, having routine conversations with key state leaders. It is because of the work of the LMT that VAHU was able to have such a strong showing at Day on the Hill and Capitol Conference.

VAHU is stronger than ever. It is the only organization that aims to protect jobs in our industry. Please consider getting more involved. I look forward to seeing you in Virginia Beach in May and talking about ways in which we can soar to even greater heights by working together.

VAHU Webinar Series

Sustaining and Building your Business in Today's Daily-Changing Insurance Industry

With new ways to communicate, manage, sell and grow your business changing almost daily, it's no wonder that brokers and agents are looking to partner with bigger firms, or sell altogether. With this four-part Webinar Series, let us help you navigate through this maze and give you the tools you need to survive and thrive.

Each webinar runs 30-45 minutes with the last webinar taking place live at the Annual VAHU Conference!

Webinar #3: Add Some Polish to Your Agency through Great Marketing

April 3, 2018

Webinar #4: Effectively Managing Your Agency

*Live at VAHU 2018 Conference
May 22, 2018*



A Note from Your Legislative Team



By Amy Mutter & Chris Renkar

At our Day on the Hill, VAHU members from around the state met with Delegates and Senators to Support SB 672 and Oppose SB 717. Both bills have now passed both the House and Senate and are expected to become part of the Code of Virginia.

- **VAHU supported SB 672: Health insurance; small employers, self-employed persons.** The bill revised the definition of “small employer” for purposes of health insurance to provide that it includes a self-employed person. The measure also provides that an individual who is the sole shareholder of a corporation or sole member of a limited liability company, or an immediate family member of such sole shareholder or member, qualifies as an employee of the corporation or limited liability company if he/she performed any service for remuneration under a contract of hire for the corporation or limited liability company.
- **VAHU opposed SB 717: Accident and sickness insurance; rate filings, agent commissions.** Adds the following language to the Virginia Code regarding premium rate filings: “Premium rate filings for a health benefit plan issued in the Commonwealth in the individual and small group markets shall include a description of agent commissions and any limitations or exceptions as they relate to the payment of such commissions.”
- VAHU opposed due to concerns that market volatility may lead carriers to undercut and/or eliminate commission that may otherwise have been paid.

- As a side note, agents concerned about a transition to fee-based models are encouraged to consider a Virginia Consulting License. Visit www.scc.virginia.gov/boi/ for details.

At NAHU’s **Capitol Conference** in Washington, D.C., Virginia was represented by more than 25 members. Constituents from each district met with the offices of both Senators and Congress members. While the primary focus was on stabilizing the individual market, Medicare had a win during the event with the introduction of HR 5104 (legislation that would allow seniors enrolled in COBRA coverage to transition to Medicare Part B without a penalty).

Calling all members - we need your help! VAHU is looking for members to engage their local congressional leaders on the state level, with a priority for C&L Committee members. Over the last few years we have tracked who we have good relationships with, and are pleased these leaders tend to vote the way we want as they rely on our expertise. We want to continue to grow these vital relationships; we want “touch points” with these committee members at least three times a year **OUTSIDE** of Richmond.

We’re not asking you to become your chapter’s legislative chair. We’re asking you to engage these individuals with very simple straightforward talking points. Go have a cup of coffee with these leaders that represent you. (Remember, they all run businesses outside of the GA, so you may even pick up a client.) Meeting up with them in their backyard allows us a lot more access than on a busy legislative day in Richmond.

2018 Day on the Hill



On February 15, more than 25 VAHU members gathered in Richmond for the annual Day on the Hill event. Meetings were held with state leaders, discussing the many important topics on the association’s agenda. It was vital for our state lawmakers to recognize the value of the broker, especially in the tumultuous healthcare insurance industry.

Many of the lawmakers we met voiced appreciation for VAHU and our ongoing mission to provide our clients with the best insurance at the lowest possible premiums. They also recognized our often-challenging work to serve as a consistent advocate for the client, and to help explain the complexities of the modern-day health insurance plans.



After lunch, **Rodger Bayne**, President and founder of Benefit Indemnity Corporation, taught a one-credit CE Course entitled PPO Pricing Alternatives for the Future of Healthcare. Rodger was well received and we appreciate him taking the time to provide continuing education – one of the many benefits of the VAHU membership.



VAHU encourages as many members as possible to join us next year for Day on the Hill. It is really a not-to-miss event. Your membership in VAHU gives you the opportunity to meet directly with legislators and help make a difference in the healthcare industry. Join us to protect our industry!



Membership Report

By Josh Viles

The membership team has warmly welcomed 14 new members since January 1. That's 14 smart professionals who realize the value of their VAHU membership! We are thrilled that the state membership numbers continue to climb, underscoring the hard work of the Membership Committee. Welcome to:

Sharon Accardo
Donald Booth
Jenna Booth
Candy Gladden
Billei Hodson
Matthew Irvine
Linda Jarvis

Brian Marks
Elizabeth Ortuno
Vanessa Quinones
Joe Sciarrino
Susan Smith
Steve Tomer
Anthony Zarb

If you are reading this newsletter as a member, we thank you. Our question: Is there anyone else in your company that could benefit from the networking that VAHU offers? Is your company reaching all four of our local chapters, getting to know as many people as possible?

We encourage you to ask these questions to your management team and consider sending more people to reap the benefits of membership in VAHU.

Challenge us to help you experience the value and get everything from your membership. Take advantage of the tools offered by our organization and don't be surprised when our members, vendors, sponsors and other friends want to help you grow your business.

Each chapter membership team has been diligent, reaching out to new members as soon as they join and getting them involved in all the great events each month. The team continues to rally around current members to ensure they take full advantage of VAHU's value. The work of this team is reflected in our growth so far this year. We are confident that this will continue as we look farther into 2018.

Keep in mind that your investment in VAHU is just a little more than \$1 a day – which is quickly offset by your attendance at the many meetings, CE courses and events provided all-year statewide. Registration fees are slanted so that members benefit financially as an added value of membership. The tremendous resources available include education material and legislative advocacy, as we work together to protect our role in the future of employee benefits.

The Membership Committee is a team of dedicated professionals, representing all state chapters, lending its time and energy to this campaign and many other membership initiatives. Please join us in our efforts as often as possible; membership recruitment is truly the lifeblood of our organization.

Without you, there would be no VAHU. And without VAHU, the role of the health insurance broker in Virginia is at-risk.

Thank you for working together to ensure that our industry is healthy and vibrant.

Highlights from Capitol Conference 2018





Eastern Chapter By Brenda Cutting

Last month, our Eastern chapter hosted a membership meeting, featuring **Andrea Brokamp**, teaching “*Level Funding with East Coast Underwriters (ECU)*.” Members agreed it was a relevant topic, helpful with day-to-day service of clients.

“Thank you to our members and guests who joined us last month,” Eastern Chapter president **Brenda Cutting** said. “It was great to see so many people come out for the class and to mingle. We look forward to seeing you at our next membership meeting. And bring a friend!”

This month, the chapter participated in CE Day on Tuesday, March 6, a very informative and a productive day. CE Day is just another example of the many benefits of VAHU membership.

Join the Eastern Chapter at March Madness – a member appreciation event on March 21 at 4 p.m. at a local brewery. We will have about 30 minutes of discussion about Cap Conference, followed by happy hour. Details will follow – please check the VAHU website for the latest details about what’s on tap.



Northern Chapter By Heather Kochanowicz

Last month, the Northern Chapter held its annual day of giving, co-sponsored by NAIFA, by delivering groceries to needy families with Britepaths. The agency develops sustainable solutions that stabilize low-income working families, builds resilience through financial literacy and mentoring and provides seasonal supports.



After the grocery deliveries, the chapter met up at Mustang Sally’s for food, drinks and a cornhole tournament benefitting Britepaths. A good time was had by all and many good deeds were done.

“Also keep an eye out for our upcoming Community Service events in 2018,” said Northern Chapter president **Heather Kochanowicz**. “We are excited to give back to the communities in which we serve and are planning some great Volunteer Days in 2018.

“We are also looking to hold quarterly Community Service events around the entire Northern Virginia area and we would love feedback from our members. If you are currently involved in a charity or have a charity you would like to support please email us at virginiaahu@gmail.com. See you soon!”



Central Chapter By Arty Accardo

Last month, the Central Chapter had a general membership meeting following the VAHU Day on the Hill. “We had a really great turnout,” CVAHU president **Arty Accardo** said. “It was fantastic that so many people were able to stay after the Hill visits.”

Earlier this month, CVAHU members participated in CE Day, the ideal opportunity to learn, earn much-needed CE credits and network with peers.

On Wednesday, March 14 at 6 p.m., the chapter will be volunteering at the Evelyn D. Reinhardt House in Richmond, preparing dinner for the guests. The facility, on the campus of St. Mary’s Hospital, offers 16 guest rooms for families. It is the ideal place for respite, as loved ones are being treated at the hospital.

Every CVAHU member will receive a SignUpGenius request to assist with the preparation of the meal for guest house residents. We will be looking for about six volunteers to help prepare the dinner each month. Please check the calendar at VAHU.org for details of this worthwhile endeavor.

March will finish off with a Spring Member Mixer on Wednesday, March 28 from 5-8 p.m. at the Virginia Historical Society in Richmond. “We hope that our members will take advantage of this fun social event to relax and unwind,” Arty said. The event is free for members.



Southwest Chapter By Amy Mutter

The Southwest Chapter was pleased to participate in the statewide CE Day on Thursday, March 8, one of the hallmark events of the year.

The chapter continues to look for at-large members to serve on our board to learn the basics of our chapter and hopefully rise up in the leadership ranks.

“Please check back for updates on future chapter meetings,” Southwest Chapter president **Amy Mutter** said. “There’s a lot going on, as we prepare for our upcoming statewide conference. We very much look forward to seeing you at our next meeting.”



Piedmont Chapter By Lori Carter

It was a strong showing from Piedmont at the statewide CE Day on March 8, one of the many reasons that local health insurance brokers join the chapter. Thank you to all who attended this signature event.

“Members should check the VAHU website for updates on future meetings, as it is the one-stop, easy-to-use place to see what is happening in Piedmont and around the state,” Piedmont Chapter president **Lori Carter** said. “As we (thankfully) look to the spring, we hope to see many of our members and guests for worthwhile educational opportunities. And you definitely don’t want to miss the spring conference!”



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Spotlight Ashley Corr

This month, we are pleased to profile Central Chapter member, **Ashley Corr**. Ashley grew up in Chesterfield, VA and currently resides there with his wife and two children.

Ashley's involvement in the insurance industry began in 1992, when he took a job in the Broker Support department of Anthem. He changed jobs a few times until joining private brokerage firm Jay Dew & Associates as an Account Manager in 2009.

During his tenure at Jay Dew, Ashley focused on small group offerings. He often referred requests for senior health insurance to a friend and senior specialist, **Edna Massey**. When Edna reached retirement, she offered Ashley an opportunity to learn about this segment and purchase her agency.

Ashley accepted her offer and officially took over the Myriad Insurance Agency in March 2016. The agency now focuses on both the senior community and small group insurance – a change he finds very fulfilling.

“Unlike the group side, which can be a volatile, hard landscape, working with seniors has allowed me to build personal relationships and help the older community navigate the health care system. It has been a great journey so far,” Ashley said.

Ashley has been a member of VAHU for several years. He has served as the Central Chapter Treasurer since 2016 and with a little nudge from friend **Heather Kochanowicz**, became the first State Community Service Chairperson this past year. “My goal is to lay the groundwork for this new position – I hope to make it a permanent spot on the board that is focused on making positive changes to the communities we live in,” Ashley said.

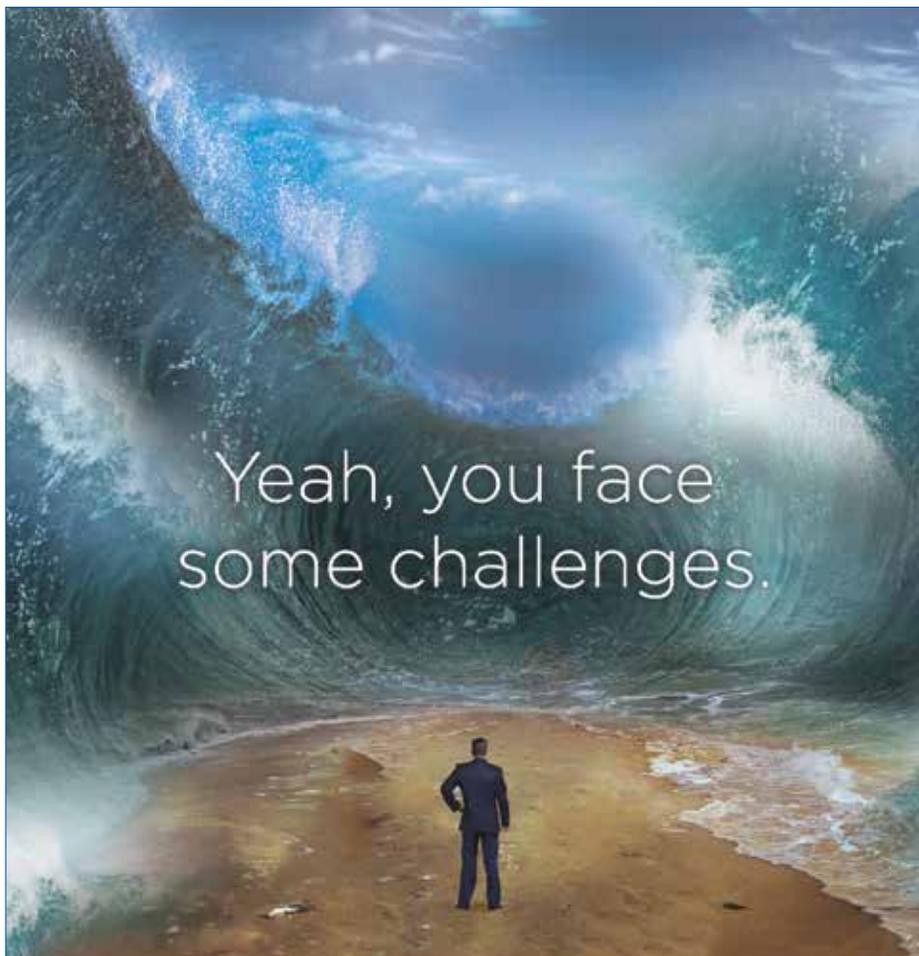
To young brokers out there, Ashley says, “it’s all about the people.”

“Don’t go into this industry for the love of health care or money. Go into it for the positive effect you can have on people’s lives. If you focus on people first, success will follow and you will have more fulfillment,” Ashley said.

“If you are going to join and commit to VAHU, don’t wait around on the sidelines. Embrace the community and take advantage of all that the association has to offer.”

When not in the office you can most likely find Ashley on the water or hiding out in his garage.

“My kids and I love boating. When the weather permits, we are out there,” he said. On land, Ashley favors his garage where he always has a mechanical, welding or wiring project in the works.



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