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December 2016 Issue



## 21st Century Cure Act Passes Congress and is Sent to President Obama to be Signed into Law

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### Spotlight on Matt Irvine



December's spotlight features CVAHU member **Matt Irvine**. Matt lives on a farm in Chesterfield, VA with his wife of 20 years, their 7 children and the numerous farm animals that reside on their property.

Matt's career in the healthcare industry began at the age of 16.

Last week, the U.S. Senate [voted](#) 94-5 to pass [H.R. 34](#), the 21st Century Cures Act, joining the U.S. House of Representatives, which [voted](#) 392-26 last Wednesday to pass the [bill](#). It is now headed to the White House where President Obama has indicated through a [Statement of Administration Policy](#) that he will sign it into law. The legislation includes two items of interest to NAHU. The first, language from [H.R. 588](#) to restore the Medicare open enrollment period (OEP), which NAHU and members of our Medicare Working Group helped draft. The second, language from [H.R. 5447](#) to permit the use of standalone Health Reimbursement Arrangements (also known as health reimbursement accounts or HRAs) for small employers. NAHU did not actively support or oppose the HRA portion of the legislation, but will be active in the regulatory process as these provisions are implemented.

The OEP provision of the legislation (Sec. 17005, Preservation of Medicare beneficiary choice under Medicare Advantage) addresses a needed change to restore an option that was taken away by the ACA. Beneficiaries enrolled in a Medicare Advantage (MA) plan used to be able to make a one-time switch to another MA plan that better met their healthcare needs between January and March. Under the ACA, beneficiaries enrolled in MA plans who wish to make a plan change only have one option—disenrolling from their MA plan to enroll in traditional Medicare. As a result, low-income beneficiaries may experience significant gaps in coverage, leaving vulnerable seniors unable to afford a supplement or Medigap plan to cover these gaps.

The 21st Century Cures Act provides for MA eligible individuals to make a one-time change during the first three months of any year to another MA plan, elect original Medicare fee-for-service program, or to elect coverage under Part D. This provision will be effective beginning in 2019. NAHU worked with Representatives Keith Rothfus (R-PA-12) and Kurt Schrader (D-OR-5) as the primary sponsors of the original legislation. Language from the bill had been passed by the House Ways and Means Committee in June 2015, but that language was later stripped from the bill's final passage by the House chamber, before ultimately being included in the 21st Century Cures Act.

The HRA provision of the legislation (Sec. 18001, Exception from group health plan requirements for qualified small employer health reimbursement arrangements) would eliminate the federal prohibition on standalone HRAs as a vehicle for small employers to use tax-advantaged funding to provide health insurance to their employees and assist with out-of-pocket and related medical costs. The legislation requires that HRAs be supplemented by existing health coverage of an employee with reimbursement payments capped at \$4,950 per

His jobs have run the healthcare gamut- from working in a pharmacy, a mental health facility to a career in pharmaceuticals.

Five years ago, Matt transitioned to the insurance field where he hit the ground running as the VP/General Manager of an employee benefit agency owned by Virginia Auto Dealers Association.

During his time there, Matt became very passionate about consumer driven healthcare and went to work with Health Equity, the largest HSA custodian in the US. As the regional sales director for VA, DC, MD, KY and TN, Matt is often travelling, something he truly enjoys.

Matt's involvement with VAHU began while working with the insurance unit of the Auto Dealers Association. "I saw how powerful they were in VA and DC. I saw the franchise laws they were putting forth on a state level and how they impacted their business. It showed me how powerful an association can be when the members unite both on a state and federal level."

VAHU further appealed to Matt's desire to get to know his peers. "It's nice to know who you are working with and encourage one another. Tim Hicks has been very influential in getting me more involved and serving on the chapter board. He set an excellent

employee (\$10,000, if the HRA also provides for reimbursements for an employee's family members). These amounts are indexed for inflation.

NAHU did not take a formal position on the HRA legislation, although we developed a [HRA issue statement](#) as well as a [HRA executive summary](#) as resources for our members. Representatives Charles Boustany (R-LA-3) and Mike Thompson (D-CA-5) were the primary sponsors of the original legislation in the House and were joined by Senators Chuck Grassley (R-IA) and Heidi Heitkamp (D-ND), who were the primary sponsors of the Senate companion bill, [S. 3060](#).

Future changes to the individual market as a result of President-Elect Trump's repeal and replace plans could affect the implementation of this provision as well as the rule making process. NAHU will be active in both monitoring the legislative process for any provisions that could alter the way this provision is implemented as well as working with our agency contacts to be a lead stakeholder in the development of the rule making and participating in the regulatory comment process.

#### Other Provisions in 21st Century Cures Act

In addition to these elements, the primary purpose of the legislation was to provide funding for various medical and pharmaceutical research and development, reforms to the Food and Drug Administration, prescription opioid and heroin response, the Precision Medicine Initiative, and the cancer "moonshot" initiative spearheaded by Vice President Joe Biden. Many of these elements could help to reduce the cost of healthcare, which in turn could reduce the cost of health insurance. For more on the 21st Century Cures Act:

- Read the full bill text [here](#).
- Read a section by section summary [here](#).
- Read a two-page summary prepared by the House Energy and Commerce Committee [here](#).

NAHU will continue to monitor the implementation of this law through the regulatory process and will be active in submitting formal comment letters to the federal agencies. When this process commences, we will notify members of the process to assist us with our comments.

For questions, please contact:  
Chris Renkar, VAHU Legislative Chair  
[cjrenkar@independentbenefits.net](mailto:cjrenkar@independentbenefits.net)

or  
Amy Mutter, VAHU Legislative Chair  
[amym@thinkinnovative.net](mailto:amym@thinkinnovative.net)

Save the Date! VAHU 2017 Annual Convention May 22-23, 2017



example and continues to every day."

Matt currently serves as the President of the Central chapter of VAHU and plans to remain involved as a director at large upon the completion of his term. Matt emphasizes the importance of focusing on increasing membership by establishing the relevance of the association to all brokers and consultants.

"We need people to realize that we are the association that can give them a voice. People need to support an association that is doing everything it can to support them. People aren't seeing the relevance to themselves and their agency. It's not about the information, it's about the voice. The voice can impact legislation that governs the industry that we make our living in."

To young brokers out there, Matt believes that this is the perfect time to get involved in employee benefits and insurance. "Things have changed so much that years of experience don't really matter anymore. An older broker with 30 years of experience once said to me, 'I have more to forget than you have to learn.' Things have changed so much - people coming in with less experience who are willing to take wise counsel and take initiative to learn on their own will make an enormous impact."

Matt also encourages young brokers to get

This year the VAHU Conference presents a new schedule, new presentations and new attendee pricing. All new reasons for you to attend! It will be held at the Sheraton Virginia Beach Oceanfront Hotel. Come join us at the beach!

You will get a Packed Exhibit Hall, Industry Networking Opportunities, Timely CE Courses, Exciting Speakers, Breakout Sessions, Prizes, and a boat cruise on the Spirit of Norfolk!



Click [HERE](#) for event details on our website including an all-new schedule, new attendee pricing and more!

Click [HERE](#) for our conference prospectus detailing opportunities for your company to maximize exposure to the best and the brightest in Virginia's insurance industry.

If you have questions or would like to become a sponsor, please contact [virginiaahu@gmail.com](mailto:virginiaahu@gmail.com).

## Save the Date! Insurance Agents Day on the Hill



VAHU, together with IIAV, will host its 2017 Insurance Day on the Hill on February 1, 2017 in Richmond. Stand united with fellow brokers to bring awareness and understanding to our legislators of the issues facing the health insurance industry. Building relationships with our elected representatives is essential to the livelihood of our organization.

- Learn what key state lawmakers are planning to achieve during the legislative session
- Meet your local Senators and Delegates
- Have your voice heard

The more members who attend, the more legislators and staffers we can reach out to and touch, the more impressive we are as an organization, and the more people with whom we can share our vision of value-added service.

Rooms will be available at the Hilton at 501 Broad Street in Richmond at a group rate if reserved by January 1. The cost to participate is \$20 for IIAV or VAHU members; \$35 for non-members.

Click [HERE](#) to view a detailed agenda and to register.

involved in VAHU.  
"Don't go at this alone.  
Surround yourself with  
your peers even if they  
are your competitors.  
Participate in VAHU -  
the resources you get  
are tremendous - you  
have so many things  
available at your  
disposal, take  
advantage of them!"

So what's something  
we don't know about  
Matt? "I cheered at  
Morehead State  
University and won a  
national championship.  
Oh, and I live on a  
really cool farm. Every  
day is like an Easter  
egg hunt - the chickens  
lay eggs everywhere.  
Come join us for  
breakfast next time  
you're in town."

Be prepared Matt,  
we just might take you  
up on that offer!

**Want to Get Involved?**

**VAHU Needs You!**  
Feel free to contact  
your National officers at  
any time:

**President:** [Lindsey Waters](#)

**President Elect:**  
[Heather Kochanowicz](#)

**Past President:** [Lori West-Carter](#)

**Treasurer:** [Brenda Cutting](#)

**Membership:** [Josh Viles](#)

**Legislative:** [Chris Renkar](#) and [Amy Mutter](#)

**Media Relations:**  
[Jessica Bagby](#)

**Prof. Development:**  
[Anya Simpson](#)

**Awards:** [Jill Age](#)

One Voice, One Message.

**Thank you to our Corporate Sponsors:**



**Save the Date! Capitol Conference 2017**



**February 13-15, 2017  
Capitol Hyatt Regency, Washington DC**

- Because as an association, we "matter" more than ever before. All legislators and regulators need to be constantly reminded of that.
- Because the role of the broker has expanded as never before, and our clients expect and deserve our advocacy on their behalf.
- Because our careers and businesses are no less important than anyone else's.

Please mark your calendars for this very important event!

Click [HERE](#) for details.

Click [HERE](#) to register.

**Join us for VAHU State Dinner!**  
Monday night, February 13  
Old Ebbitt Grill  
675 15th St NW, Washington DC

We are currently seeking sponsorships for dinner! For just \$250 we will publish your name in our newsletter and provide signage at the dinner.

Please click [HERE](#) to sign up as a sponsor.

**Brokers Making a Difference!**

**Communications:**  
[Cameron DeBord](#)

**Member at Large:** [Arty Accardo](#)

**Chapter Presidents:**

**Northern** - [Kim Molthen](#)

**Central** - [Matt Irvine](#)

**Eastern** - [Anya Simpson](#)

**Southwest** - [Amy Mutter](#)

**Piedmont** - [Lori West-Carter](#)

For information on a local chapter, please click the chapter name to be directed to the chapter's website.

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How about spending it on your career?**

[Email us](#) today to make a donation

[Download the HUPAC Contributor Form](#)

**Got News?**

We want to grow our newsletter! Do you have a new certification or other news to announce?

Please share it with us!  
Email us at [info@vahu.org](mailto:info@vahu.org).

**LPRT**

NAHU's Leading Producer Round Table (LPRT) encourages excellence among its

**BROKERS MAKING A DIFFERENCE**

VAHU Story Submission Contest  
August 1, 2016 - February 12, 2017

In Washington, DC, some legislators want proof that agents and brokers really make a difference. We need some real stories, and we need them now. These stories put a human face to the issues at hand—when people see specific instances of the good agents and brokers do, they gain a better understanding of their role as advocate and educator and the importance of maintaining that position.

**What you can do:**

- Tell your story - You don't have to be a writer and we will even help with the editing.
- Share specific experiences of how you were able to make a difference in the life of a client.
- Have your client share their own story personal story.
- Encourage your colleagues and friends to share their stories as well.
- Get members of your chapter and region on board to help increase the number of stories in your area.

**Top submitting member rewarded as follows:**

**1st Place -**  
VAHU Conference Package  
May 22-23, 2017  
Featuring Registration fee, Top Golf outing, and 1 night stay at Sheraton Virginia Beach (\$400 Value) \*

**2nd Place - \$50**

**3rd Place - \$25**

\*Minimum 3 submissions for 1st

For more information on Brokers Making a Difference or to submit a story visit [www.vahu.org/brokersmakingadifference](http://www.vahu.org/brokersmakingadifference)

For additional questions please contact VAHU Legislative Chairs  
Chris Renick - 804.740.4100 ~ Amy Mutter - 540.613.8803

**"Live from NAHU" Comes to VAHU**



The political world was rocked on November 8 when Donald Trump defeated Hillary Clinton for the presidency. With the results in, the question becomes, "Now what?" What will his election, and Republicans maintaining control of both the U.S. House and Senate, mean for health reform moving forward and for health insurance agents and brokers?

On Thursday, December 1, at 12:00 p.m. ET there was a "Live from NAHU!" webinar session hosted by NAHU CEO Janet Trautwein.

Each VAHU chapter hosted a meeting to participate in this event - continue reading for details.

members by recognizing their sales achievement.

LPRT members demonstrate exceptional professional knowledge and outstanding client service. NAHU formed the Leading Producer Round Table in 1942 to recognize the successful underwriters of accident and health insurance. Today, NAHU and the LPRT Committee are committed to making LPRT the premier program for top health, disability long-term care and worksite marketing insurance producers, carrier representatives, carrier management and general agency/agency managers.

To qualify for LPRT, you must be actively employed in the health insurance industry and make positive contributions in your professional endeavors. For more information visit [www.nahu.org](http://www.nahu.org).

## Membership Update

Save on Capitol Conference in Washington DC.

Recruit 2 people between now and Cap Conference and receive **\$50 off**. Recruit 4 or more and receive **\$100 off**. New members may apply for a financial scholarship as a first time attendee.

The Membership Committee is pleased to present this incentive program and needs your help to make it successful. Our team of dedicated professionals,

## Chapter News

### Eastern

EVAHU would like to thank all the members who took time out of their busy schedule to attend the Holiday Social and Live from NAHU CE Presentation! Spirits were high and flowing at the open bar before the broadcast, and resumed after a brief Q&A following the presentation. Special thanks to two of our newest members, **Dawn Frappolo** and **Maria Thompson**, whose enthusiastic participation and charming personalities added clever insight to the Q&A discussion and sparkling notes of cheer to the evening. If you missed it, make sure to treat yourself to this event next year! After all, you have to eat, and the friendly downtime with colleagues is rejuvenating.

Our next board meeting will be January 12th. We welcome all chapter members and hope our new members will join us to meet the leadership team. The next membership meeting will take place on February 2nd, 2017 which will be preceded by a board meeting. We have tentative plans to host a March FUN-Raiser, so please stay tuned for more details!



### Southwest

The Southwest Chapter hosted their holiday social immediately following the "Live from NAHU" event. Southwest Chapter President, **Amy Mutter**, was delighted to see many members and guests.

The Chapter extends a special thank you to Optima Health for being a silver sponsor and to Aetna for being a bronze sponsor of this successful event.

The Southwest Chapter will next meet at the annual [Day on the Hill](#) held on February 1.

### Central

The Central Chapter had a great time at their holiday party and viewing of the NAHU webinar on December 8.

"We would like to thank those that came out during this extremely busy time of year," Central Chapter President **Matt Irvine** said. "Those who attended saw a lot of value in the presentation and enjoyed some great food and drinks at our holiday social."

representing all five chapters, lends its time and energy to this campaign and many other membership initiatives. Please join us in our efforts when you can; membership recruitment is the lifeblood of our organization.

Bottom line? 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 keep our industry healthy and our role in it vibrant. Welcome to the VAHU!

The VAHU would like to welcome new members who joined since November: **Gail Yoss, Brian Pace and Shannon Glover.**

Our apologies if we missed anyone. If you are not receiving email updates from the VAHU or your local chapter, please let us know at [info@vahu.org](mailto:info@vahu.org) and we will add you to our list.

The Central Chapter looks forward to seeing its members on February 1 at the [Day on the Hill](#).

## Northern

The Northern Chapter holiday party was a great success! "The event was well attended and gave members an opportunity to relax, catch up and engage in some friendly competition with a networking trivia game," Northern Chapter President **Kimberly Molthen** said. It was a combination party for NAAIA, NAIFA and NVAHU and everyone had a fabulous evening.



We look forward to seeing members at the annual Insurance Day on the Hill. Click [HERE](#) for more information and registration.

## Piedmont

The Piedmont Chapter hosted their first ever social event combined with the December 1 webinar by Janet Trautwein. Everyone had a great time, enjoyed some good food and fun fellowship while learning what to expect in 2017 and beyond in the health care industry.

"Thank you all for your support of our chapter and for participating in this first social event!" Piedmont Chapter President **Lori Carter** said. "We hope you had a wonderful and relaxing break with family and friends after another grueling open enrollment season. We are wishing you all a very Happy and prosperous New Year!"

In lieu of a January chapter meeting, we hope to see all of you on February 1 at the annual [Day on the Hill](#).

VAHU | [info@vahu.org](mailto:info@vahu.org) | <http://www.vahu.org>

### Congratulations to 2016 Triple Crown winners:

Barbara Rogers  
Anya Simpson  
Robert Stults  
Lindsey Waters

The mission of the Virginia Association of Health Underwriters is to educate, influence and inspire insurance professionals and legislators to lead the development of the future health insurance environment for the citizens of the Commonwealth of Virginia.

VAHU, 5311 Patterson Ave, Richmond, VA 23226



# The President's 2017 Triple Crown Program

NAHU created the President's Triple Crown Program to recognize those members whose individual contributions to NAHU help advance the association's mission. Like baseball's Triple Crown, it recognizes accomplishment in three key areas. However, while baseball's Triple Crown hasn't been won since 1967, NAHU's Triple Crown can be won every year by hundreds of our members.

## Criteria

To qualify for the Triple Crown, within the calendar year, a member must:

- HUPAC:** Participate in the \$12 x 12 draft program or contribute \$150 a year
- Membership:** Recruit at least two new members
- Advocacy:** Use Operation Shout to send at least three messages

One, two, three—it's that simple!

While members have the entire year to complete the requirements, winners will be announced quarterly. Once a member achieves Triple Crown, their name will appear only once on the specific quarterly qualifiers report in the quarter in which the recognition was obtained. Once earned, the member has qualified for that calendar year.

## Recognition

Members who meet these criteria will be recognized in a variety of ways, including a unique "President's Triple Crown" lapel pin and recognition in *HU* magazine, and on NAHU's website.

## The Triple Crown Club

Recognizes members who have achieved the Triple Crown recognition for 3 consecutive years or more. Qualifiers will be determined and recognized at NAHU's Annual Convention.

## Criteria

- Emerald Level** — Received the Triple Crown award for 3 consecutive years
- Ruby Level** — Received the Triple Crown award for 5 consecutive years
- Diamond Level** — Received the Triple Crown award for 10+ consecutive years

## Recognition

Members who qualify for Presidents Club will be recognized with special ribbons and certificates at NAHU's Annual Convention, recognition in *HU*, and on NAHU's website.

**Claim the Crown!**

Address your questions to: [Triplecrown@nahu.org](mailto:Triplecrown@nahu.org)



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