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November 2016 Issue



NAHU News:
NAHU Wants Piecemeal ACA Adjustments Under Trump

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Spotlight on Arty Accardo



This month's spotlight profiles a member with a great story. He met his wife through his involvement with NAHU - an example of terrific member value.

Arty Accardo lives in Rhoadesville, VA with his wife and four

The National Association of Health Underwriters has been preparing for a potential Trump presidency for months. Having met with the now President-elect's pre-transition team, the broker organization is ready to move forward promoting agent and employer interests in this new political landscape, says Vice President of Government Affairs Marcy Buckner.

EBA:

What's been your first step in planning for this presidency that a lot of people didn't see coming?

Marcy Buckner:

And we didn't either. From one perspective, we did prepare for either administration. We have had meetings with both the Trump and Clinton pre-transition teams so we definitely didn't write Trump off. We were engaged and are still engaged with their pre-transition and now transition team and did meet with the healthcare pre-transition team about a month ago and had some discussions with them. We also submitted testimony on their party's platform this summer for the Republican National Convention. Although this isn't really what anyone expected, we're prepared from the standpoint that we have been working with the Trump team as well as working with the leadership in the House and Senate. [We were] not expecting a Republican Congress and a Republican president, but we are prepared for it.

Right now, what we're doing is trying not to get too far ahead of ourselves. We obviously still have the lame duck session. We're looking at pieces that may be in any kind of end of year legislation and also trying to examine and have meetings set up to look at any interest from Republicans at this point to try to put any changes into end of year healthcare legislation - regardless of whether they think Obama would sign it - just because it may lead to compromises that they may not have if they wait until the next congressional session with a Republican president. So we're trying to hedge some of those things.

We're also looking at the reconciliation package from 2015, from last year, as a possible blueprint of what Republicans could be asking for in the future. ... So those are some of the things that we are looking at as indicators of what we could possibly see in the beginning of the year. Like I said, we don't think they'd include it in this package because they'd anticipate Obama to veto it again, but it could be a foreshadowing of what we could see in January and February for those

children. They have been in Rhoadesville for eight years. Arty loves the area; he has lived in Orange County his whole life. His wife works with him as his assistant and a producer on the Medicare and life insurance side of his business.

Arty got started in the industry because he wanted to be self-employed.

"I went to work for Aflac and from there met a broker in the business who gave me my first opportunity to be an independent agent for him in Manassas," Arty said. "I got started with him and then started my own business, Dominion Broker Services, in 2005."

Arty remains principal/owner of the firm. "We provide small group, individual and under 65 insurance and we do Medicare, life and disability insurance," Arty said. "We are a full service company."

Arty's involvement in VAHU began pretty early in his career. "When I first became a broker, my boss said that if I was going to work there, I must become a VAHU member," Arty said. "He said that I would meet the people, make the relationships and I would learn what I needed to learn in order to be successful."

I actually met my wife at a VAHU conference at Wintergreen in 2006, so I guess I can say that my membership in VAHU was very valuable. She had just

first steps.

To read more, click [HERE](#).

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.

One Voice, One Message.

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Save the Date! Capitol Conference 2017



taken a new job with Charlie Webb at Benefits Group in Roanoke and we met there. The rest is history."

As for joining the board, Arty told us, "I enjoy service and I'm passionate about developing leaders. I also wanted to grow my business and I knew that I would meet people not only locally but nationally by getting more heavily involved." Arty has held nearly every position, including being a member of both the Northern and Central chapter boards. "On the state level, I've been HUPAC chair, professional development chair, exchange coordinator, membership chair, retention chair, president-elect, president and now I'm the membership chair for Central." Arty said.

"On the National level, my position is Region 2 chapter leadership and development committee chair. In that role our job is to develop leaders and help chapters in the region. We are responsible for the leadership forum at cap conference and national conference. I am in line to be the National vice chair of the committee next year and then the chair the year after that."

"My first goal for VAHU is to attract and retain more productive members," Arty said. "We need to keep the market in Virginia in the best shape as we can for small employers and families. The VA market has a fairly healthy individual insurance market and we need to

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.

Brokers Making a Difference!

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 (3400 Value) *

2nd Place - \$50

3rd Place - \$25

*Maximum 3 individuals per lot



For more information on Brokers Making a Difference or to submit a story visit
www.nahu.org/brokersmakingadifference
For additional questions please contact VAHU Legislative Chairs
Chris Renkar - 804.740.4100 ~ Amy Mutter - 540.613.8803

"Live from NAHU" Comes to VAHU

keep it that way."

He also hopes that VAHU will have more of a foothold in the state from a legislative perspective. "The Brokers Making a Difference campaign will have an impact because it gives members something concrete to give local representatives showing that we build relationships in the community."

To young brokers out there, Arty says, "Be flexible and willing to change quickly. Use technology as a tool but don't rely on it - this is still a people business. The reason I am where I am is because I joined VAHU. It's what you make of it - get involved. Don't just come to a meeting, but really get involved - networking with your peers will make you a better professional."

So what's something we don't know about Arty? "I found a 1979 ranger 168V bass boat that I've reconditioned and plan on going fishing in the spring with my family as much as possible."

See you on the lake!

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](#)



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 will be a "Live from NAHU!" webinar session hosted by NAHU CEO Janet Trautwein, who will break down the impact of this election and what it will mean for the future of the ACA and health insurance politics and policy in the new year. Can Trump and the Republicans repeal the ACA? What would that process look like? What would comprise the "replace" plan? How does NAHU approach the transition to the new Congress and presidency? What steps can members take to develop and pursue legislative objectives in their state? And what should we watch for during the lame duck session?

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

Chapter News

Eastern

The Eastern Chapter is gearing up for its Holiday-Winter-CE Social on December 1 at the Holiday Inn in Virginia Beach. The event will be from 4-7:30 p.m. beginning with the NAHU webcast and 1-hour CE entitled, "Now what? How NAHU sees the Election Results." After the webcast, we will enjoy our social with hors d'oeuvres, beer and wine.

"We are excited to get into the holiday spirit, and look forward to hearing about how our industry will be impacted because of the 2016 election results," Eastern Chapter President **Anya Simpson** said. The cost is \$15 for members; \$25 for non-members.

Click [HERE](#) for more information.

[Cutting](#)

Membership: [Josh Viles](#)

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

Media Relations:
[Jessica Bagby](#)

Prof. Development:
[Anya Simpson](#)

Awards: [Jill Age](#)

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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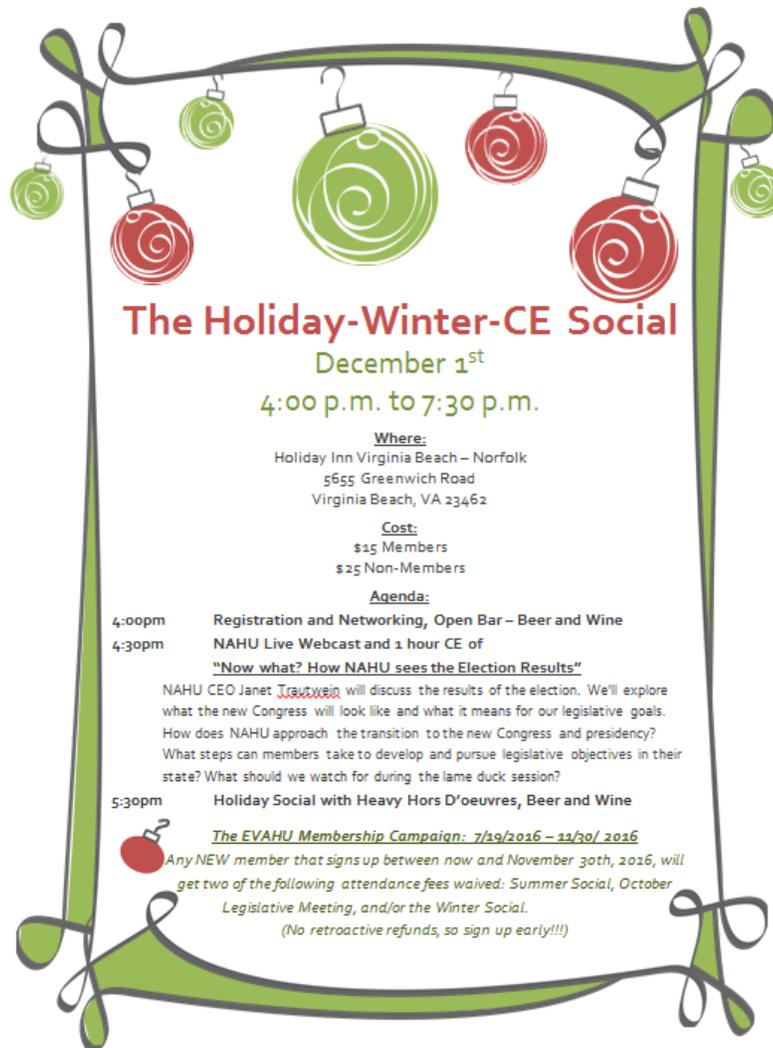
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Got News?



Southwest

The Southwest Chapter will host the "Live from NAHU" webinar entitled, "How NAHU Sees the Election Results" at its December 1st meeting at the Hunting Hills Country Club in Roanoke. The 4:30 p.m. presentation, featuring a 1 hour CE, will be immediately followed by a holiday social sponsored by Aetna and Optima Health from 5:30 - 7p.m. Members and 1 guest are welcome at no charge. Register today at [yahu.org](#).

"Our members really want to know what we should expect for our industry over the next four years. We are all looking forward to hearing from **Janet Trautwein** and taking a short break in this busy season to recognize the holidays with our colleagues," Southwest Chapter President **Amy Mutter** said.

Click [HERE](#) for more information.

Central

The Central Chapter will host the follow up to the October "Live from NAHU" with another webinar from **Janet Trautwein** entitled, "How NAHU Sees the Election Results" on December 8 from 3:30 p.m. - 8

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.

LPRT

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

p.m. at Keagans Irish Pub in Glen Allen.

"We encourage attendees to join us for the 1 hour streamed presentation at 4 p.m. that afternoon," Central Chapter President **Matt Irvine** said. "And when it's done, please hang around after for some holiday cheer and networking which will immediately follow from 5-8 p.m., sponsored by Paylocity and Affinity Group Underwriters.

The cost is free for members attending the webinar; \$10 for members attending the social only; \$15 for non-members.

Click [HERE](#) for more information and registration.

Northern

The Northern Chapter will host its annual Holiday Mixer on December 5 from 6 to 8 p.m. at Blackfinn Ameripub, 2750 Gallows Road in Merrifield, sponsored by Cigna Individual and Family Plans.

"This holiday event is a great time to catch up with old friends and colleagues, as well as network with new ones," Northern Chapter President **Kim Molthen** said. "We ask that you bring a new or gently used coat (laundered prior) to support Cornerstones' Winter Coat Closet located in Reston, Virginia. Or, please bring a new toy for Toys for Tots."

The cost is \$10 for members; \$25 for non-members. Heavy hors d'oeuvres and a drink ticket are included. The event is hosted by NVAHU, NCCM, & NAIFA NOVA.

Click [HERE](#) for more information and registration.

Piedmont

The Piedmont Chapter will host its next meeting and holiday party on December 1 at 4 p.m., returning to the new venue, Phase 2 in Lynchburg, VA. This event will offer 1 CE credit with the election result-focused "Live from NAHU" live webinar broadcasted, followed by great food, fellowship and some holiday spirits!

"So mark your calendars and save the date, you don't want to miss this extra special time. We look forward to seeing more of you there with us," Piedmont Chapter President **Lori Carter** said. "We wish you all a very safe and prosperous open enrollment season!"

Click [HERE](#) for more information and registration.

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, 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 October: **Chris Beach and Todd Taylor.**

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 and we will add you to our list.

VAHU | info@vahu.org | <http://www.vahu.org>

Congratulations to 2016 Triple Crown winners:

Barbara Rogers
Anya Simpson
Robert Stults
Lindsey Waters



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 HIU 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 HIU, and on NAHU's website.

Claim the Crown!
Address your questions to: Triplecrown@nahu.org



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.