

Code of Ethics for Utah Insurance Professionals!

UAHU (Utah Association of Health Underwriters)

UAHU is a state subchapter of NAHU. UAHU will improve its members' ability to meet the health, financial and retirement security needs of all Utah residents through education, advocacy and professional development. Our vision is for all of Utah to have access to private sector solutions for health insurance and the services of insurance professionals. In fulfilling its mission, the UAHU board strongly believes its responsibility is to not only engage but lead in the current health care reform debate. As liaison between the insurance carrier, small business owner and individual/family policyholder we're perfectly positioned to advance reform and advocate change that will have real impact on cost of health care delivery thereby reducing health insurance premiums and making it more affordable for individuals who, up to now, have remained outside the "insured realm". We strongly advocate low-income individuals who cannot afford health insurance premiums to receive government financial assistance to obtain coverage.

NAHU (National Association of Health Underwriters)

The National Association of Health Underwriters represents more than 20,000 licensed health insurance agents, brokers, consultants and benefit professionals through more than 200 chapters across America. NAHU members service the health insurance needs of large and small employers as well as people seeking individual health insurance coverage. Every day, NAHU members work to obtain insurance for clients who are struggling to balance their desire to purchase high-quality and comprehensive health coverage with the reality of rapidly escalating medical care costs. As such, one of NAHU's primary goals is to do everything we can to promote access to affordable health insurance coverage.

NAHU members help millions of consumers by guiding them through the complexities of health insurance purchasing and enrollment, while ensuring they get the best policy at the most affordable price. We seek to understand each personal situation to create recommendations that complement a client's financial and medical security needs. And our job does not end with the sale. Our licensed producers help their clients with claims issues, service questions and compliance matters throughout the life of each policy they sell.

The clients of NAHU members range from Fortune 500 companies to mom-and-pop businesses and individuals seeking health insurance. Our members have a unique understanding of consumer health care needs, the perspective of business owners and the economic realities of health insurance markets. We not only sell traditional health insurance products, but also coverage such as dental, long-term care, disability, Medicare Advantage and Medicare Supplements and a variety of consumer-driven products. Members agree to abide by NAHU's Code of Ethics, which requires them to always make health care coverage recommendations with the customer's best interest in mind.

NAHU offers its members a multitude of educational opportunities, including advanced designation programs, continuing-education classes and online learning. NAHU provides its members with professional conferences and networking functions, publications and business-development tools. We also conduct advocacy efforts at the state and federal levels of government to advance the interests of health insurance professionals and to promote affordable and responsible private health insurance market solutions.