



Annual Report and Activities Summary

May 15 – 16, 2017 – UAHU Sales Congress – Over 250 producers and carrier representatives attended. 4 hours of CE offered. Extraordinary carrier support with incredible speaker lineup. Speakers included: Janet Trautwein, NAHU CEO; Greg Poulsen, Intermountain Healthcare Senior VP & Chief Strategy Officer; Representative Jim Dunnigan, Jake Logan, UHC VP, Deputy Head of State Gov't Affairs; Trent Nate, SelectHealth MedAdvantage Account Manager, and Reid Rasmussen, Freshbenies CEO. Board Members for next service year sworn in.

June 13, 2017 - Leadership Training meeting conducted and training of board and executive board occurred.

June 13, 2017 - Strategic Planning meeting conducted. Next service year's focus will include agent recruitment and engagement, NAHU awards (they provide a road map of expectations), and a balance budget.

June 15, 2017 – Media Campaign begins. UAHU Campaigns to educate public on the role of an agent and on the importance of finding an agent during open enrollment. Request and assign committee members to write editorials, OpEds and Press Releases about general healthcare topics and focus on open-enrollment and encouraging public to find an agent. This can be done by visiting the www.nahu.org Find-an-Agent link.

June 22, 2017 - Free Market Insurance Roundtable Discussion with various board members and producers.

June 26 – 28, 2017 – NAHU National Convention - Rob Sautter, President and Trenton Olson, VP attended. UAHU received Landmark award and Best Member Retention recognition for medium size chapter.

June 28, 2017 – Craig Paulson, President-elect had lunch with Mike Sonntag and Todd Kiser, Insurance Commissioner Discussed importance of agents performing as good actors. SEPs and no commissions, current loss ratio for carriers on personal plans is 138%, Producers role of reviewing client's policies, Client relationships and use of technology, Market reform and UAHU recommendations.

July 7, 2017 – Craig Paulson, President spoke with Representative Jim Dunnigan about state ACA waivers for Utah. He said they're applied for by the Governor's office. Any regulations defined within ACA are not eligible for a state waiver; however, regulations defined by HHS are eligible.

July 12, 2017 - CE luncheon at IASYS. The topic was Medicare 101 and it was presented by Matt Gibson. He did a great job and was very engaging. About 60 people attended.

July 13, 2017 - Bart Tapp, Media Chair arranged lunch with Todd Valentine, Craig Paulson, President and Trenton Olson, President-elect. It went well. Todd accepted the invitation to serve as secretary with the expectation to run for VP in the Spring.

July 19, 2017 – Craig Paulson attended Guaranty Association Workgroup with Tim Jackson, Legislative Chair. Discussed: Overview of workgroup objectives, identification and discussion of potential issues related to the structure and operation of guaranty associations (LTC carrier risk and HMO exclusion/inclusion), review of guaranty association laws in Utah and other states.

July 20, 2017 – Meeting with Utah's Department of Insurance. Craig Paulson, President attended with Mike Sonntag, Lobbyist and Trenton Olson, President-elect. DOI attendees: Tanji Northrup, Jake and Heidi.

- Discussion:**
1. UAHU's recommendations for stabilizing the health insurance market.
 2. Timeline for carriers, DOI and CMS to release SE and Individual plan premiums for 2018. DOI must comply with CMS guidelines.
 - a. June 15th – Issuers wishing to offer ACA plans on Marketplace must apply.
 - b. June 30th – Issuers file rates and plan designs to DOI.
 - c. August 16th – Deadline for DOI to review and submit issuer's plans and rates to CMS
 - c. September 27th – Issuers deadline for deciding which plans from those they previously filed will they offer.
 - d. October 12th – CMS/DOI seeks countersigning from issuers to confirm plans and premiums to be offered.
 3. 1332 State Waivers, process for applying and eligible recommendations.
 - a. DOI suggested requesting carriers look into what eligible waivers would help them.
 4. DOI participation in UAHU's Sales Congress 2018
 5. DOI wants insurance companies to remain solvent in individual market. DOI worried because individual market has experienced heaving losses since 2014.

August 1, 2017 – Lunch meeting with Pam Gold, VP of Sales & Account Management at United Healthcare, and Brian Christensen, Specialty Sales Consultant at UHC. Suggested recruiting brokers from larger agencies to serve on UAHU's board and executive board. Brian will email Craig list of brokers and agencies they suggested UAHU reach out to.

August 4, 2017 – Craig Paulson, President and Trenton Olson, President-elect meeting with Pat Richards, CEO and Janica Blackhurst, Broker Relations with SelectHealth. Discussed need for carriers to propose what might work best for State waivers. SelectHealth open to paying broker commissions during a SEP, if all carriers willing to do it. They suggested bulletin from DOI of insurance to give all carriers direction surrounding the matter. They like direction they see UAHU taking with Sales Congress.

August 8, 2017 – 1pm Executive Board Meeting and 2pm to 4pm General Board Meeting. Crystal Cowley, Underwriting Manager with the U of U Health Plans suggested they are open to paying SEP commissions. She also suggested DOI issue bulletin for clarity.

August 9, 2017 – CE Luncheon

August 10 – 11, 2017 – **Region 7 Leadership Meeting** – Crystal Cowley, VP; Tina Davis, Communications Chair; Brian Christensen, Membership Chair; and Steve Nielson, Legislative Chair attended.

September 11, 2017 – Requesting meeting via email with Tanji Northrup and Nancy Askerlund to discuss broker SEP commissions and DOI issuing bulletin.

September 11, 2017 – Craig Paulson, President met with Trenton Olson, president-elect, regarding preparing for Sales Congress 2018.

September 12, 2017 – 1pm Executive Board Meeting and 2pm to 4pm General Board Meeting.

September 13, 2017 – Fall Seminar – 3 hours of CE provided to licensed producers. Income generating event with approximately 80 producers and producers' clients attending.

September 21, 2017 – Craig Paulson, President and Mike Sonntag, Lobbyist **meeting** with the **Utah Insurance Department**, Tanji Northrup.

- Discussed broker commissions and discriminatory marketing practices as defined by CMS and Utah regulations.
 - o Commission arrangements structured to discourage enrolling consumers with significant health needs constitutes discriminatory marketing practices.
- Utah's Department of Insurance will notify carriers that they are looking into whether not paying SEP commissions discriminates against the unhealthy.
- To be deemed inappropriate, DOI would have to prove nonpayment of SEP commissions is being done to avoid enrolling unhealthy consumers.
- UAHU was invited to Utah Health Taskforce meeting on Thursday, Sept. 28th from 1 – 4pm.

October 10, 2017 – 1pm Executive Board Meeting and 2pm to 4pm Board Meeting.

October 11, 2017 – Craig Paulson, President attended Health Reform Task form at State Capitol House Building from 1pm to 3pm. 3pm Craig Paulson attended Guaranty Association Workgroup meeting at the House Building.

October 12, 2017 – UAHU hosted and broadcast NAHU webinar for CE, "It's Been 9 Months – What Has the Stork (Congress) Delivered.

October 25, 2017 – Craig Paulson, President attending Rep. Jim Dunnigan Fundraiser with Mike Sonntag, Lobbyist.

November 1, 2017 – Craig Paulson, President to Eccles Broadcast Center for KEUD interview. Seeking out a NAHU broker to help people understand ACA encouraged during interview.

November 27, 2017 – Steve Nielson, Legislative Chair attended Guaranty Association Workgroup meeting.

December 1, 2017 – February 28, 2018 – Membership Campaign - Refer a new member and be entered into a drawing for a free admission to 2018 Sales Congress.

December 7, 2017 – Craig Paulson, President participated in **Utah Health Policy Project** conference panel discussion: Universal Healthcare...is Single-payor Inevitable.

December 12, 2017 – 1pm Executive Board Meeting and 2pm to 4pm General Board Meeting.

January 2, 2018 – BIG NEWS! Department of Insurance issued **Bulletin 2018-1** regarding Producer Commissions. In summary, an insurer must have a similar compensation structure for both open enrollment and a special enrollment period.

January 9, 2018 – 1pm Executive Board Meeting and 2pm to 4pm General Board Meeting.

January 10, 2018 – CE Luncheon

January 24, 2018 – **10th Annual Day on the Hill** - This year's Day on the Hill was a big success due to the partnership with the carriers (EMI Health, HSA Health Plan, Regence BCBS, SelectHealth, U of U Health Plans, & UHC) and our UAHU members. Together, we mingled with over 90% of our state law makers. We encouraged them to support legislation that would request the Governor's office ask HHS for a 1332 State Innovation Waiver. Specifically, the waiver would allow the state to create a hybrid reinsurance pool. The new pool would not issue coverage, but would be available as a reinsurance mechanism to insure risk above certain levels for high-risk individuals. This would help stabilize the individual market in Utah which in turn helps provide stability for all market segments.

February 1, 2018 – **Media Campaign Hits Highlights**

- KUED Interview with Mary Dickson, <http://www.kued.org/contact/utah-association-health-underwriters>
- Standard-Examiner article by Cathy McKittrick, <http://www.standard.net/Government/2017/11/13/Open-enrollment-advice-Carpe-Diem-ACA-health-care-Utah-obamacare-select-health-university-utah-health.html>
- Salt Lake Tribune OpEd – Single-Payer Healthcare Is Not The Answer, <http://www.sltrib.com/opinion/commentary/2017/09/22/commentary-single-payer-health-care-is-not-the-answer/>
- Salt Lake Tribune Commentary - Open enrollment is here. Here's what people should know. <http://www.sltrib.com/opinion/commentary/2017/11/05/commentary-open-enrollment-is-here-heres-what-people-should-know/>
- The Daily Herald, Press Release regarding Molina's exit, http://www.heraldextra.com/sanpete-county/news/molina-will-not-offer-non-medicare-health-coverage-in/article_0475da25-e9a7-53c8-8cb5-db3f7e86a6dd.html

February 6, 2018 – **UAHU Operation Engage & 4th Street Clinic Fundraiser** kicked off with email campaign. Further communication will occur at CE Luncheon.

February 13, 2018 – 1pm Executive Board Meeting and 2pm to 4pm General Board Meeting.

February 14, 2018 – **CE Luncheon**, Driving Healthcare Solutions Forward presented by Matthew Hoffman, M.D., M.S., Chief Medical Informatics Officer, Utah Health Information Network.

February 25 – 28, 2018 – **NAHU Capitol Conference in DC**. Craig Paulson, President; Trenton Olson, President-elect; Crystal Cowley, VP; Rob Sautter, Past-president; Martine Smith, Executive Director; Steve Nielson, Legislative Chair; Bart Tapp, Media Chair; Ryan Thorne, Scott Deru, Ettie Martinez, and Jason Agnew attended. We meet with our all of our US lawmakers, and/or members of their staff. They included: Senator Hatch, Senator Mike Lee, Rep. Mia Love, Rep. John Curtis, Rep. Rob Bishop, and Rep. Chris Stewart.

March 13, 2018 - 1pm Executive Board Meeting and 2pm to 4pm General Board Meeting.

March 14, 2018 – **Ethics Seminar** – Event offered up to 3 hours of ethics CE. Approximately 90 attendees. Speakers included: Quinn McKay, Academic & Writer; and Dr. Jeff Peterson, UVU Business Ethics Professor.