

THE INSIDER



Alaska Association of Health Underwriters Newsletter

January 2020



Dear AAHU Members,

Happy New Year! 2020 promises to be a big year for AAHU and NAHU. First, we must celebrate NAHU's legislative efforts which played a critical role in the repeal of the Cadillac Tax and Health Insurers Tax. Thank you to those who have supported HUPAC and participated in *Operation Shout* efforts to repeal these taxes. If these taxes would have ever gone into effect, the results for our employer clients would be disastrous.

While it was great to end 2019 with a big win, the continuous battle to improve the health insurance industry is ongoing. As we look towards 2020, it is impossible to ignore the current political scene, as the 2020 Presidential Election looms over us all. With more buzz about "Medicare for All" or "Single Payer" proposals or campaigns, now is a critical time to stand up as leaders and experts in our communities to advocate for our clients. Your affiliation with NAHU provides you with straight-from-DC information to keep you up to date on relevant issues. Additionally, NAHU has a new course, "Single-Payer Healthcare Certification", to help participants speak confidently on Single Payer options, and provide education to clients about the value of an employer-sponsored system.

I encourage you to get involved in AAHU this year. Participation in NAHU and AAHU will strengthen your professional relationships, bring you educational opportunities, and expand your influence. Ultimately, we share the common goal of working hard to improve the health insurance industry for the clients we serve. Whether you work in the employer market or with individuals, there is work to be done to reform healthcare for future generations. I look forward to continuing this effort with you.

Yours in Service,

Aimee Johnson

2019-2020 AAHU President

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January Member Meeting:

Neil Fried - Economist, State of Alaska, Department of Labor, Research & Analysis Section



Neil Fried

Neil is an Economist with the State of Alaska, Department of Labor, Research & Analysis Section. He produces economic data and analysis on a variety of economic issues facing Alaska. Neil is a primary author of articles appearing in the monthly magazine Alaska Economic Trends, published by the Alaska Department of Labor. His articles cover a wide variety of the State's economic issues.

Save The Date! 2020 AAHU ANNUAL EXPO

April 1st - Ethics & Pre-Event Party

April 2nd - AAHU Expo, 8AM-5PM | Anchorage Downtown Marriott

Contact AAHU Board Members

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At the NAHU Annual Convention, Alaska Association of Health Underwriters won the Landmark Award! Thank you to everyone who works hard to serve AAHU members and improve the community.

BIG NEWS!

Cadillac Tax Repealed: On Thursday, December 19, 2019, the House and Senate passed the fiscal year 2020 spending bill and companion tax extenders measure, which included a permanent repeal of the Cadillac Tax effective January 1, 2020. NAHU and its coalition partners have lobbied intensely against the Cadillac Tax since it was first mandated by the Affordable Care Act.

Health Insurance Tax Repealed: The spending bill and companion tax extenders measure also included a permanent repeal of the Health Insurance Tax (HIT) effective January 1, 2021. This means that the HIT will still be in place in 2020. NAHU and its coalition partners have lobbied intensely against the HIT since it was first mandated by the Affordable Care Act.

PCORI Is Back: PCORI fees have been extended for fiscal years 2020-2029

Coming Soon:

Account-Based Health Plans Certification



About the Course

There is a gap between people's earnings and the cost of health insurance. Since 1999, health insurance premiums have increased by 160%, and worker's contributions have gone up even more. During that same time, workers' earnings have barely outpaced the rate of inflation, growing only 50% in those 12 years. So far, most employers have done a pretty good job of hanging on to their health benefits, but it has not been easy. With passing on a portion of the premium to their employees, most employers have also had to increase cost-sharing. A growing percentage of employers now have deductibles over \$1,000. Other companies are dropping co-pays altogether and moving to a consumer-driven health plan. These sorts of plans control costs by delegating more responsibility to the consumer. People tend to spend their own money differently than they spend someone else's money. As they shop around for healthcare, we start to see the healthcare marketplace respond like other areas of the economy: consumers demand price transparency, which leads to competition, which in turn leads to higher quality and lower prices.

Producers must educate their clients on what the driving factors are and where the failure lies in managed care to control costs. A knowledgeable producer can provide in-depth explanations about how our aging population, prescription drug usage, and government intervention creates a complex regulatory and compliance environment. All of these things impact rising consumption and the financial implications that follow.

Course Highlights

- Compares Health Reimbursement Arrangements, Health Savings Accounts and Health Flexible Spending Accounts other plan designs
- New HRA plans: ICHRA & EBHRA
- Current and projected adoption
- Business case and newly released guidance on implementation
- Presents comprehensive guidance on eligibility, contributions, plan designs, compliance and all technical elements



CERTIFICATION COURSE SINGLE-PAYER HEALTHCARE

Delivered Online Self-Study



A look at the structure and consequences of a single-payer system so you can better understand what is out there and how to educate your clients.

COURSE SUMMARY

Part One

- Introduction
- Types of Systems
- Concern with Private Coverage in a Single-Payer System
- How Plans are Administered
- Benefit Structure Under Single-Payer
- Provider Payments Methods
- Provider Payments
- Prescription Drug Payments
- Cost Containment
- Financing in Single-Payer Systems

Part Two: A Look at other Countries' Systems

- Each Single-Payer System is Different
- Europe and the U.S.
- Examples of Single-Payer Plans Round the World

Part Three

- Healthcare Statistics in the United States
- Some Government-Run Programs
- Free-Market
- How is the U.S. Different?
- Politics
- Single-Payer Legislation
- Medicare
- Choose Medicare Act (Public Option)
- Medicare X Choice Act of 2019
- Consequences of Public Option Plans
- Consequences of Single-Payer

Members of Congress are discussing whether a single-payer system, such as in Canada and other countries, would be the way to achieve universal coverage in the United States. Some of the proposals being considered may look similar to systems we have today, but are still single-payer systems or a pathway to single payer. Would you recognize a single-payer system? These systems exist all over the world and we can learn from those that are already in existence. This issue is not only an issue of political contention, but one that is being broadly discussed on an ongoing basis.

It is critical for health insurance professionals to understand what a single-payer system would mean for their families, clients and country. This three-hour course provides in-depth instruction from NAHU CEO Janet Trautwein on the importance of the overall functioning of healthcare delivery and financing in the United States, the structure of single-payer systems in other countries, and detailed information on legislation that has been introduced in Congress or proposed by political candidates. It also includes important references for supplemental reading, continuing education credits and a final exam.



Course instruction will be delivered through NAHU's Online Learning Institute:
<http://www.nahu.org/professional-development/courses>

Contact Student Services:
ProfessionalDevelopment@nahu.org or (844) 257-0990

Discounts offered to NAHU corporate partners and company groups over 25.



“I am proud to be a member of NAHU! The tremendous resources provided are invaluable to my practice!”

Margaret Beck CLU, ChFC, CEBS, North Valley CA AHU

Continuing Education Available through NAHU.org

Did you know you can access exclusive courses to educate yourself and grow your career? Check out the certifications NAHU offers!

- Benefits Account Manager Certification
- Benefits Technology Certification
- Consumer Directed Health Care Certification
- HIPAA Certification
- Individual health Insurance Certification
- Medicare Certification
- PPACA Certification
- Self-Funded Certification
- Advanced Self-Funded Certification
- Voluntary/Worksite Certification
- Wellness Certification



*Keep an eye out for
discounted courses —
NAHU often provides
discounts to members
via email,
up to 30% off!*



HUPAC is the political action committee of NAHU. It is the expression of our First Amendment rights to free speech and association guaranteed under the Constitution. Such political expression has become far more than a useful option for professionals in a heavily regulated business like the health insurance industry. It has become a necessity.

HUPAC is registered with the Federal Election Commission. Since NAHU and similar organizations are prohibited from making political contributions, HUPAC was created to allow contributors to combine their financial support to a candidate to achieve maximum effect.

Learn more at: hupac.nahu.org

HUPAC'S MISSION:

The purpose of the NAHU's Health Underwriters Political Action Committee (HUPAC) is to raise funds from NAHU members for the purpose of supporting the political campaigns of candidates who believe in private sector solutions for the health and financial security of all Americans.

COALITION AGAINST SURPRISE MEDICAL BILLING

The Coalition Against Surprise Medical Billing is a partnership among employers, health insurance providers and other health organizations to advance common-sense Federal reforms to protect patients from exorbitant charges from out-of-network providers.

OUR PRINCIPLES



Protect patients from **surprise medical bills sent by out-of-network providers**, particularly in emergency settings



Ensure **fair, market-based benchmark rates** for out-of-network for providers



Avoid a **costly, bureaucratic arbitration process** that would increase premiums and raise taxpayer costs

DIVERSE MEMBERSHIP INCLUDES



DRIVING MEDIA COVERAGE



FIRST IN PULSE:
New Multimillion-Dollar Ad Campaign Against Surprise Bills



New Coalition To End Surprise Billings Intensifies Feud As Deadline Looms



“A new group that starkly opposes arbitration as expensive and burdensome”

AMPLIFYING THE MESSAGE

Congress is ready to act on surprise medical bills.
But they need to do it the right way.

[LEARN MORE](#)

COALITION AGAINST SURPRISE MEDICAL BILLING

GOOD SURPRISE. BAD SURPRISE.

Stop surprise medical bills the right way.

[LEARN MORE](#)

COALITION AGAINST SURPRISE MEDICAL BILLING

Stop surprise bills. Providers at in-network hospitals should charge in-network rates.

[LEARN MORE](#)

COALITION AGAINST SURPRISE MEDICAL BILLING

We encourage all those interested in protecting patients from surprise medical bills to join the Coalition Against Surprise Medical Billing.

StopSurpriseBillingNow.com | [@NoSurpriseBills](https://twitter.com/NoSurpriseBills)



Visit
<https://nahu.org/capitol-conference>
to learn more or to register!

2020 NAHU Annual Convention

Chicago, IL | Hyatt Regency Chicago

Saturday, June 27, 2020 - Tuesday, June 30, 2020





Do you get NAHU's Washington Update? Each Friday, NAHU emails members highlights of what's going on in Washington that week. Here are a few facts from the most recent Washington Update (Friday, December 20, 2019):

- The House and Senate have both passed the fiscal year 2020 spending bill and companion tax extenders measure this past week which includes a permanent repeal of three ACA taxes: the Cadillac Tax, medical device tax and Health Insurance Tax.
- The United States Court of Appeals for the Fifth Circuit issued its decision in the Texas v. United States case. On Wednesday, the United States Court of Appeals for the Fifth Circuit issued its decision in the Texas v. United States case. However, this ruling is not final and is expected to be engaged in appeals for the next several months, which will likely culminate in a hearing before the Supreme Court. This means that the ACA continues to be the law of the land and compliance with the ACA is still being enforced. Coverage for the 2020 plan year remains unaffected by the ruling.
- NAHU submitted a letter to House Ways & Means Chairman Neil and Energy & Commerce Chairman Pallone in regards to providing Medicare Part D beneficiaries with the same protections as those beneficiaries enrolled in Medicare Advantage plans under the recently restored Open Enrollment Period.

**Each 2019-2020 AAHU
Newsletter is generously
sponsored by:**



Thank you VSP!

Thank you to all our sponsors and supporters!



Thank you for your
continued support!

Mark Your Calendars!

- **January 8, 2019: NEW TIME** January Member Meeting at Kinley's (doors open at 11:30, lunch begins at 11:45)
- **February 12, 2019: NEW TIME** February Member Meeting at Kinley's (doors open at 11:30, lunch begins at 11:45)
- **SAVE THE DATE!** April 1st & 2nd, 2020: 2020 Annual Expo

Contact Us

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of Health

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Visit us on the web:
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Alaska Association of Health Underwriters

#brokersmakingadifference

Have you heard? NAHU creates a weekly podcast called Healthcare Happy Hour! Now you can stay up to date on the world of healthcare through a convenient podcast format.

NAHU Healthcare Happy Hour is available on most podcast platforms, or visit www.nahu.org/resources/publications/podcasts

