

SEPTEMBER 2012

# The View

Exchanges and the Role of Agents and Brokers

Please join the Fort Worth Association of Health Underwriters on Thursday, October 11 at 11:30 at Rolling Hills Country Club in Arlington for the third edition of our 'Grow Your Agency' series as we discuss the benefits of offering disability insurance to our clients. Andra Grava with The DI Center will be our guest speaker and CE moderator. Andra is a longtime member of DAHU and former president of NAIFA-Dallas and Texas Leaders Roundtable. His agency is among the top five Ameritas/Union Central agencies nationally, and is #1 in DI production for the past 9 years. His 1 hour CE course is titled "Making It Easier to Write DI" and the course number is 85228. We will start the CE course promptly at 12:30 so please be on time! Our luncheon sponsor will be the DI Center and for lunch we will have a BBQ buffet with chicken and brisket, pinto beans, potato salad, corn on the cob, and corn bread. The price of the lunch is \$20, or free for Season Pass holders!

Please bring a bag of school supplies with you. We would like to support Souder Elementary again this year by supplying school supplies to children whose parents are unable to purchase supplies themselves. Cash donations will be accepted. We appreciate your support.

## Presidents Message


It's hard to believe that it's already October. Where has the time gone? With the 4<sup>th</sup> quarter madness beginning, your FWAHU board members have decided to keep the rest of our meetings for 2012 as short and relevant as possible. We realize that everyone needs to get back to the office and so we will try to wrap up our monthly luncheons at 1:30 pm from now until January, when we can all breathe a sigh of relief and welcome a new year with a toast courtesy of Alit Benley Yates.

Last month we were fortunate to have several great speakers for our Wellness Day. Jeff Lewist with BenefitMall talked about the success of their wellness program since its implementation, Tammera Hollerich spoke about how she built a wellness program from the ground up for her clients, and Travis Jackson with Self Health Network offered some online wellness program solutions that are available through his company. A special thanks goes out to Assurant for sponsoring our Wellness Day. They have lots of exciting new products so don't forget to contact your Assurant rep soon!

We hope you will join us October 11 for the third edition of our 'Grow Your Agency' Series with the focus on selling disability insurance to your clients. Andra Grava with The DI Center will be our guest speaker and will also be conducting a 1 Hour CE titled 'Making It Easier to Write DI'. This should be a great informational session and we hope you will make time to have lunch with us that day in Arlington. We will also be doing a public service project at the October luncheon by donating school supplies to Souder Elementary in Everman, TX. Please bring some common school supplies such as Elmer's Glue, Crayola Crayons, Kleenex and hand sanitizer. Cash donations will also be accepted. Hope to see you on October 11!

Cheers,

Tiffany Kaiser, FWAHU President 2012-2013



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## Exchanges and the Role of Agents & Brokers

Governor Perry reaffirmed his opposition to the ACA this week, announcing that Texas would not create a state health benefits exchange or expand its Medicaid program. It appears at this time that instead of a state-authorized and operated exchange now, the federal government will set up and run a "federally facilitated exchange (FFE)."

I am going to discuss our role within the exchange. As agents and brokers may still have a vital, compensated role in whatever form exchange results in Texas and across the country.

The U.S. Department of Health and Human Services in May issued its "General Guidance on Federally Facilitated Exchanges" in which it strongly endorsed the critical role agents and brokers play in connecting individual consumers and employers with the most appropriate health insurance or plan for them.

**"General Guidance on Federally-facilitated Exchanges" Issued by the Center for Consumer Information and Insurance Oversight, Centers for Medicare & Medicaid Services, May 16, 2012, Page 16:**

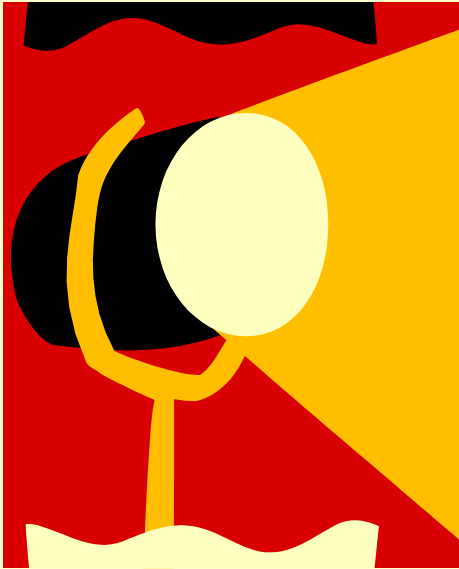
*"HHS expects that licensed agents and brokers will continue to assist consumers in accessing health insurance, and will work with agents and brokers to promote enrollment through the Exchange. To the extent permitted by a State, an FFE will permit agents and brokers to enroll individuals in a QHP (Qualified Health Plan) "through an Exchange" if the agent or broker ensures that an individual completes the eligibility verification and enrollment application using the Exchange Internet site or the agent or broker's site that meets certain conditions; the Exchange transmits the enrollment information to the QHP issuer; and the agent or broker meets other applicable requirements (an agreement, training, and registration). HHS will provide licensed agents and brokers with a portal to the FFE Web site if applicable standards are met. The portal will allow agents and brokers to help individuals apply for eligibility for enrollment in a QHP and for insurance affordability programs, and if applicable, select and enroll in a QHP through an FFE. To the extent permitted by a State, HHS intends to work with Web-based brokers that meet all applicable requirements to help consumers select health plans online. Additionally, consistent with the Exchange final rule, HHS intends to use an application programming interface (API) to allow individuals to enroll in QHPs through an FFE with the assistance of Web brokers."*

***"HHS anticipates that agents, brokers, and other producers will be a primary channel small businesses use to access coverage through an FF-SHOP (Small Business Health Options Program). In addition to providing assistance with enrollment activities, HHS anticipates that agents and brokers will continue to be a primary point of contact for a variety of administrative, billings, and claims-related issues, and will work with FF-SHOPs to assist their clients in resolving these issues."***

According to the nonpartisan Center for Studying Health System Changes, at least half of all small firms in the United States obtain their health benefits through a broker or agent. These companies appreciate the services brokers provide. A survey commissioned by IBM found that three-quarters of small-business owners were very satisfied with their agents' work.

All of the clients I have discussed exchanges with have said they would continue using us to help navigate, design and assist them with the purchase of healthcare. As Agents and brokers we still will play a vital role and need to be prepared to do so.

**John Merrifield, CLU®, RHU®, REBC®**  
FWAHU Board Member and Legislate Chair




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*A big thanks to our meeting sponsors for September! Assurant was our general meeting sponsor while Alt Bentley Yates Benefit Administrators sponsored the CE "First Round." Additionally, balloon decorations were provided for the meeting from Affairs Afloat Balloons. FWAHU is looking for general meeting sponsors for the months of December, January, March, and June. There are still a number of advertising sponsorships available within the newsletter and website. Please let Krista Voyce know of any companies looking to support FWAU in the coming year!*

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## Member Spotlight: Jennifer Godwin

Jennifer started her career in the insurance industry in 2004 on the group benefits side at a GA's office. Since then she has gained experience and knowledge by working for several different agencies. Currently, she is working at BenefitMall in the individual market and is the Broker Sales Representative for Individual National Sales.

Jennifer has served on the FWAHU Board in the past and is always a great a help and addition to our Association.

Outside of our exciting industry Jennifer has an active personal life. Once work is done she goes home and then back to work and then home again, the cycle just keeps repeating. All kidding aside, Jennifer loves spending time with her family and friends and is always up for some retail therapy.

## CBC Designation being Offered in October

Be recognized as an EXPERT in the present and future direction of health insurance through earning the Chartered Benefit Consultant (CBC) designation!

An intensive 2 day course leading toward a Profession Certification in Consumer-Directed Health Plans (CDHPs).

The designation is offered through the National Association of Alternative Benefit Consultants, the nation's only non-commercial agents' organization specifically representing insurance professions who deal with CDHPs. The designation training has been offered since 2002, is the ONLY program that tests the level of expertise in CDHPs and, to date, over 2,500 insurance professionals nationally have earned their CBC. The NAABC offers the most comprehensive generic agent training dealing in HSAs, Health Reimbursement Arrangements (HRAs) and other Consumer-Driven Health Plan programs through the enhanced Chartered Benefit Consultant (CBC) advanced insurance designation course.

Benefits to the course include: 1) The prestigious CBC Trademark designation 2) 15 hours of classroom continuing education 3) Free membership in the NAABC for 12 months 4) Free internet listing as an HAS/HRA Expert 5) First positioning for CDHP prospect inquiries from CashDoctor, HSAInsider, et al, via web links 6) Inclusion in the "CBC Trademark Hot Line," keeping you informed of all law and ruling changes relating to CDHPs within 48 hours of their happening, and 6) Ongoing technical assistance on issues relating to CDHPs (via email)!

PRIOR REGISTRATION IS REQUIRED! Call 800-627-0552 or email [NAABCTX@aol.com](mailto:NAABCTX@aol.com) for additional information or to request a Registration Form.

This course is being offered at BenefitMall's Fort Worth office Thursday & Friday October 18 & 19. Tuition is \$439, however, if you register by October 11 the tuition is discounted to \$339!



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