

VAHU Board Minutes

Virginia Crossing, Glen Allen, Virginia

Friday, January 8 (10am-2pm)

In Attendance

Arty Accardo	Tim Hicks	John Scott
Jill Age	Heather Kochanowicz	Debbie Stocks
Lori Carter	Amy Mutter	Lindsey Waters
Brenda Cutting	Chris Rankar	

President's Report

Lori

10:20 am

Welcome and happy new year. We will move Awards up a little otherwise we will stay on track with the agenda as sent earlier this week. Please check the minutes from the last meeting. Lori still needs to contact NAHU and find out about posting our conference on the website. Jill hasn't received anything either on the media list, so added to the action item list. Anything else on the last minutes we need to discuss. Debbie makes a motion to accept the meeting notes from November 6 Board Meeting, Tim seconds, and all in favor, motion passes to accept the minutes as written from November 6 meeting. Motion carries. Lori completed a nomination form for Erika to be our Region 2 RVP and submitted yesterday.

Awards

Jill

10:30 am

In general, retention and membership calls that are on the criteria for Awards. Jill has reached out to NAHU/Alexis to figure out when they are happening. Arty said that NAHU is having bi-monthly calls but not regional. Jill doesn't understand why it's still on the criteria when there are none scheduled, or at least have the National Membership calls count in lieu of the regional calls.

Things that we need...

- Leg Chair at Capital Conference – Chris will be attending
- President Elect attends leadership day at Cap Conference – Lindsey will be there
- Policies and Procedures – Need a full one on the website, right now only the reimbursement portion is on there. Debbie will get them to Jill. Jill recommends we look at them before we post since we have not looked at it in a while. Maybe update it to say amended and the date we had previously amended.
- Rookie of Year, MVP – We need to send to membership and vote/recommend like NAHU does. And should we rename it, think about in the future. Need to get an email out soon to have people vote. Chris brings up that membership really doesn't know who everyone is on the board.
- Newsletter – are we on track with every other month. Lindsey said yes we are and Amy will double check the website. We had April, June, November, December this year. We will have two more by March, to meet this
- Legislative Reports – We get 50 points on any separate communication sent out on legislative from Legislative Chair. We do have a few.
- Day on the Hill (Richmond) – Do we have any meetings with anyone other than legislators? Chris and Bill reached out to BOI and have not heard anything. Dr Hazel is coming so that may count, but we need to have a separate meeting with him and the board. Need to think about this.
- Net membership gain – we had a minus 1.01% between Dec 31 and Nov 31, we won't get points for that
- Membership Campaign – We have going on now and will continue to we will get those points

Chapter Award – Trying to get Gold but we need 9 things and right now we have 8. We can submit one more which is that our taxes need to be filled. If we can get that then we will get the Gold. Right now we are Silver.

Jill is also cleaning up everything that they have commented on this past year on what we were missing.

John asked if they meet with any legislators and have pictures/notes does Jill need. Jill said not sure if we get points but send her everything because it will always help.

Secretary Report

Heather

10:55 am

We have already approved the minutes and action items so nothing to report.

Old/New Business Executive Director Discussion

Arty/Heather

10:57 am

We have sent out the job description to the boards for the state and the local chapters. We gave everyone until January 17 to get us any resumes.

Arty gave a brief overview of the last meeting and what has transpired and where we are now. We feel as a board that we have a lot of work and we really do need help and a lot has come out of all the meetings, and that is where we are right now. We do need to in fact find the right person for the job because if we have the wrong person then it's not going to work. As the committee chair we did have a

few weeks off with the holidays so the next step is finding people to interview.

Amy would like to add that in our meeting early in the fall we had gave the committee the go ahead to use the money market account, and that is only \$11K and what Arty and Heather came up with in their research is that we need more money. So it's a gamble and this person will need to make us money as well. We are putting a lot on the line but I would argue that the fundraising component is the most important. Need a marketing mindset.

Jill – on the marketing person, years back we used Cvent and other things to get the word out. When we had the newsletter and hired someone to get the sponsors, it didn't work.

Amy – it's not about just the newsletter and marketing, and to me it's about the conference and good content and making it a good experience. There was not a fierce competition like there seems to be today, and the carriers pockets are closing and getting tighter. There is not a feeling of comradery. Have someone come in and make people feel warm and fuzzy and be part of a group and keep them coming back.

Jill – Need to get younger brokers involved

Amy – most members in Southwest are older and will retire shortly so my chapter will shortly be cut in half. If something doesn't change then why hire anyone.

Jill – Carriers are hiring younger people and so we need to have more play there by telling them we will not give them business if they don't become a member.

Amy – Every big agency needs to take this approach otherwise it won't help.

Jill – What would make an Anthem rep be part of this, just curious?

Amy – This would be a good task to someone we hire to help with this and solve some of this.

Lindsey – Anthem now has a lot of the same stuff we offer so what is our value add.

Brenda- Why did we all join? Peer interaction mainly

John – We can get salary back by this person increasing membership and planning and getting events posted quicker.

Arty – We can't have this move to another area, such as the website. We didn't do a good job of keeping this on track. We need to get this back on track. We need this person to be a marketing person to allow us to do the things we are best at, which is our network and our connections. We need to stay focused on this task. We need candidates first.

Lori – Did anyone have any other resumes to bring? No because there was some confusion on if we were hiring a website person or association director position.

John – We need to just have one person for this job.

Arty – We have two direction points, send out to the board via email. Then we need to go out and find someone who would like to be a candidate.

Lori- we will not get anyone in time to get sponsors for conference so we all need to do it. We have to start now.

Amy – We are making progress and this is all good discussion.

Membership/Retention Report

Arty/Debbie

11:40 am

Debbie – central retention is 68.7% and prior to that at 72%,. Eastern is 83.7%, Northern is 90%, Southwest 79%

Virginia Total combined was 78.1%. This report is from December for the end of November. People are leaving our industry and demographically we struggle because young population do not join and do not give money. Personally believe they will still come if there is a reason to come.

VAHU Members ending November 30th 2015 = 352 (101 Central, 90 Eastern, 75 Northern, 26 Piedmont, 58 South West) New Members 10-2-2015 to current: State=9 (3 Eastern, 4 Central, 1 Northern, 1 South West) Lapsed Members September report: State =6 (5 Central, 1 Eastern)

- Membership Committee Goal July 1 2015 to June 30 2016: To maintain a state retention rate of 85% which will help lead to a 10% gross new member growth (about 35-50 new members) Drive to 400 members
- The membership Drive for this year will run from October 2015 through May of 2016 (details included in the member flyer, attached)
- Bi-Monthly National Membership Webinar January 20th please register

Attached all the reports from NAHU on the current and lapsed members for each chapter. We need to ask our local boards to reach out and make sure they are helping. The problems we are having in Virginia are the same problems that NAHU has as well.

Next national membership meeting is January 20.

Legislative Update

Chris

12:40 pm

John Scott and Chris met with Congressman Brat. We were invited to a roundtable talk with him in the Richmond office. Topics we brought up were Cadillac Tax, employer reporting, the perfect storm building with fines etc...

- Bill Gray and I have been going back and forth with IAVA concerning position paper concerning the Pace Act and the 2 house bills that have been dropped. We are planning on reaching out to Delegate Byron and O'bannon as they both have similar bills (HB 58 and 72 respectively).

- 12/11/15 Held our first Leg Call for the State to run through how we review bills etc... Set time and date for all future weekly calls. Call dates are : 12/11/15, 12/28/15, 1/11/16 and every Monday after that through March 14, 2016. Times of the call are 3:30 PM.
- Spoke with Delegate Albo's leg aide on 1/5/16 concerning HB 174 that will provide for a waiver of hardship concerning CE if an agent can show financial hardship etc... We are trying to see where this came from...

Insurance agents; waiver of continuing education requirements. Authorizes the insurance continuing education board to waive, on the basis of financial hardship, the requirements relating to the number of continuing education course credits that an agent must obtain in a biennium. In order to be eligible for such a waiver, the agent shall have been determined by the Virginia Employment Commission to be eligible for unemployment benefits or to have exhausted unemployment benefits as a result of the loss of employment with a licensed insurance entity. In addition, the agent is required to submit a waiver

- Larger businesses got a late Christmas gift with the extension of filing the 1095 forms. As a recap:

1095-C distribution to employees extended 2 months from 2/1/2016 to 3/31/2016

1094-C filing with IRS on paper extended 3 months from 2/29/2016 to 5/31/2016

1094-C filing with IRS electronically extended 3 months from 3/31/2016 to 6/30/2016

Also applies to the 1095-B and 1094-B deadlines.

- ATTACHED are the bills we are currently following and some background how the LMT works.

THESE ARE COLOR CODED: GREEN WE'RE FOLLOWING WITH INTEREST. YELLOW WE'RE CURIOUS ABOUT. RED – STRICKEN FROM OUR LIST . (There are no red's currently as I have eliminated them to cut down on amount of bills). Bill Gray and Sands Anderson pays for a subscription to the Legislative Information System (LIS); he does a search with key words and the bills populate for him. He sends them to me late Friday afternoon, I run through them over the weekend and try my best to get them out to the LMT and chapter president's on Sunday afternoon for the call on Monday. On Monday's we simply discuss the new bills that have been dropped and decide which bill's to strike (red), follow (yellow) or get in the weeds with so to speak (Green).

Day on the Hill (Richmond) We will get two bills that day to discuss and Chris will get it to everyone as it gets closer. We have Dr Hazel speaker and Cary from Metlife for a 1 hour CE. They have w website you can use to drill down geographically, company size, to use research to help the clients. She will talk about the report finding that they do. Should be fun and informative. Fresh face providing CE for the day. And get Metlife into the VAHU stuff.

Everyone is welcome to join the leg calls that you have.

Capital Conference (February) – Who is attending so far? Please make sure that your President Elect knows about the Sunday leadership conference. It's very informative and will be good for everyone that goes to it!

HUPAC Report

John

1:03 pm

John will get us the new list of members who contribute to HUPAC. Other then credit cards expiring, good with retention on the funds, and then good with the size we are compared to other chapters. We will continue with the 50/50 and that is about \$400 in there so far. John will email everyone with the details later this week.

Treasurer's Report

Brenda

1:05 pm

See attached Balance Sheet and Profit Loss for all details.

- Profit and Loss – Shows you from July to December. Hoping to get \$12K from CE but did get \$9K. To offset that if you go to expenses for CE day we had projected more and spent less so breaking even on it.
- Balance Sheet – shows this year from where we were last year at this time.
- Money Market still sitting around \$11K
- Two things we have as receivables from last conference – Aetna owes \$750, James Edmonds for paypal fee for CE Day (we need to know the chapter he is related too.
- Central outstanding checks – Brenda will check with Accounting to see if there have been any deposits and then Lindsey and Chris will follow up with Jessica.

John has made a motion to accept the budget for this month. Amy seconds, and all in favor.

Chapter President's Report

1:21 pm

Central

Tim

Holiday Social was fun in December. Next meeting will be a board meeting on the 14th and then the next membership meeting will be Feb 11. Two hour Ethics CE planned for that day. May change that to Feb 18. Paul Scott is going to the CE from Fredricksburg.

Eastern

Brenda/Jill

Brenda – we have an upcoming meeting on January 13, Patrick Gillispe from state govt affairs with CIGNA and they are also giving us \$500 for the sponsorship. Pace Act is the main topic for the presentation

Jill – We have a board together and a group of us went to do a preview of the Top Golf facility (new in VA Beach). We are going to do a carrier sponsor event in March there, and probably have another event there where carriers/brokers can come and bring clients too.

Northern **Heather**

- Events
- Monthly events starting next week, 1/14 thru July
 - Holding them the 2nd Thursday of each month
 - Current speaker schedule is:
 - Jan – Janet Trautwein, NAHU CEO, Presentation on Political outlook, legislative update, what NAHU is doing, etc.
 - Feb – Paul Fronstin, Ph.D., Director, Health Research and Education Program, Employee Benefit Research Institute. Presentation on **The Outlook for Private Health Insurance Exchanges and Defined Contribution Health Benefits**
 - March- Brent Rosen, Digital Benefits – **Building Your Agency’s Value: A Buyer’s Perspective**
 - April – Confirming speaker **but Presentation is using Social Media to build your Business. Also will be our VIP Sponsor Dinner Event**
 - May – still deciding on topic
 - June – 2nd Annual Golf Event
 - July – Nationals Day at the Ballpark

Piedmont **Lori**

- Events
- Misc
-

Southwest **Amy**

Have a meeting later this month (last week of the month). Great holiday social in December, but Aetna had an event the same time/date down the street, competing with us. They did the same thing last year. Still had a good crowd despite. And we will have another event in March and golf in May.

Conference **Lindsey** **1:36 pm**

Sponsorship levels passed out. 3 different levels for Platinum, Gold, Silver. These are the Annual levels and include the conference and other sponsorships throughout the year and different chapters. We can have multiple sponsors at each level, not capped.

Jill – How does the pre-arranged sponsors at chapter events work. State would send to the chapter the amount for that sponsorship for that local meeting, normally around \$250.

Proposed Agenda for Thursday/Friday – Looking to get a key speaker to draw people in early on Thursday. Helps to meet the room block and keep people there. 1st day is the social day.

Lindsey still needs more speaker ideas for Thursday and Friday. Key note speaker still looking for someone, possibly technology based. Possibly palocity, Lindsey or Jill will reach out to them.

Brenda – last year sponsors we had some lower amounts this year so maybe we need to throw in a bronze level a little cheaper.

Early bird cut off suggestions (mid April) suggestions April 15

Annual sponsorship – will get an annual sponsorship vendor booth

Registration will open March 1

Adjourn **Lori** **2:06 pm**

Jill makes a motion to adjourn the meeting. Tim seconds. All in favor, nobody opposes. Motion carries

ACTION ITEMS

- Jill Jill will reach out to the local media chairs to remind them to send media contacts to her
- Debbie Send old P&P to Jill, Amy, and Heather to load to the website and for awards
- Heather Send P&P to the local chapters
- Amy Rookie of Year, MVP Awards – Send out an email to membership to ask them to give suggestions and then vote for the winners. Two surveys will be sent – Membership and nominations
- Amy Remove the word minutes from the Strategic Plan on the website
- Heather/Arty Send out revised job description (2 top needs) to board for review and feedback.
- Brenda Look at the money market account to see what the fees are to close the account
- Brenda Send the old Aetna invoice that is outstanding to Jill so Jill can follow up with Aetna (Kelly)
- Jill Reach out to Aetna on the outstanding invoice balance
- Brenda Find out who James Edmond is associated (chapter) with for the outstanding balance for CE Day
- Brenda Send Shell Wallers contact info to Lori
- All Send Lindsey speaker idea for conference
- Lindsey Add additional bronze level to sponsorship and send revised conference sponsorships to the board along with all sponsorships for the conference

