NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS

GUIDE TO LEADERSHIP

Your source of information about founding and operating a successful chapter.

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NAHU Mission Statement: NAHU will improve its members' ability to meet the health, financial and retirement security needs of all Americans through education, advocacy and professional development.

NAHU's Vision Statement: Every American will have access to private sector solutions for health, financial and retirement security and the services of insurance professionals.

NAHU GUIDE TO LEADERSHIP

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THE NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS CODE OF ETHICS

To hold the selling, service and distribution of disability insurance and health insurance plans as a professional and a public trust and to do all in my power to maintain its prestige.

To keep paramount the needs of those whom I serve.

To respect my clients' trust in me, and to never do anything which would betray their trust or confidence.

To give all service possible when service is needed.

To present policies factually and accurately, providing all information necessary for the issuance of sound insurance coverage to the public I serve.

To use no advertising which may be false or misleading.

To consider the sale of disability income and health insurance plans as a career, to know and abide by the insurance laws of my state, and to seek to constantly increase my knowledge and improve my ability to meet the needs of my clients.

To be fair and just to my competitors, and to engage in no practices that may reflect unfavorably on myself or my industry.

To treat prospects, clients and companies fairly by submitting applications that reveal all available information pertinent to underwriting a policy.

To be loyal to my clients, associates, fellow agents and brokers, and the company or companies whose products I represent.

FORWARD

John Maxwell, founder of INJOY and well known author on leadership, says quite clearly that "…everything rises and falls on leadership…" Although there are many definitions of leadership, the one that stands out is this: leadership is vision. The single most important role of a leader is to craft a compelling vision.

This guide represents the accumulated wisdom and effort of many dedicated members. While this guide contains many ideas on the management and conduct of a state and local chapters, these thoughts are only useful if they encourage the reader to think for him/herself on behalf of NAHU.

You are therefore encouraged to use these instructions as road markers which experience has shown can lead to your association's success.

If the gamut of activities encompassed in this manual seems overwhelming, don't despair. It takes time to plan, organize and direct the activities of a NAHU chapter. You can look at this guide as a pathway which will assist you in arriving successfully at the helm of your association. So here is the place to start down the road to a successful chapter. This journey, as all others, begins with you taking the first step.

Leadership at any level is not to be taken lightly. As leaders in NAHU, you have taken on a responsibility that involves decision making, accountability, delegation, acknowledging and correcting mistakes, communication, and above all, vision. If this seems daunting to you, take comfort in that there are many leaders who have come before you who felt the same way. But you don't have to take this journey alone…in fact; you shouldn't take this journey alone. It is our hope that this guide will be your traveling companion down the rewarding road of leadership.

Remember:

- Personnel determine the potential of any organization
- Relationships determine the morale of any organization
- Structure determines the size of any organization
- Vision determines the direction of any organization
- Leadership determines the success of any organization

NATIONAL ASSOCIATION BOARD STRUCTURE

The NAHU's Board of Trustees (BoT) consists of a President, President-Elect, Vice President, Secretary, Treasurer, Immediate Past President, and Executive Vice President, the eight Regional Vice Presidents, Legislative Council Chair, Membership Council Chair and the Executive Vice President. The Executive Council is the President, President-elect, Vice President, Secretary, Treasurer and Executive Vice President. All of the officers of association are individual members and elected by the House of Delegate at the National Convention each year, with the exception of the Legislative and Membership Council Chairs. They are appointed by the President. Committee chairs are also appointed by the President with the approval of the Board of Trustees. The President assigns Executive Committee oversight of these committees. Typical officer duties include:

President
The President presides over all meetings of the association. The President appoints all committee members, represents the association at various industry meetings, and is responsible for public relations of the association. The President is also ex-officio on all committees, and chairs the Gordon Memorial Committee.

President-Elect
The association names its President one year in advance when electing the President-Elect. This system provides greater continuity of leadership and makes it possible for the incoming President to plan in advance. His/her primary duties are to be responsible for the legislative efforts of the association, strategic planning, and other duties assigned by the President.

Vice President
The Vice President is normally responsible for coordination of the Regional Vice Presidents' Program, and any other duties as assigned by the President.

Secretary
The Secretary is responsible for the minutes of all BoT meetings, and any other duties as assigned by the President.

Treasurer
The Treasurer oversees the financial activities of the association, and assists NAHU Chief Financial Officer in budget preparations.

Immediate Past President
The Immediate Past President is Chair of the Nomination Committee and any other duties as assigned by the President.

Executive Vice President
The Executive Vice President and CEO is the association's chief administrative officer and is responsible for the National Office. He/she hires and supervises the office staff and executes the programs set forth by the BoT. The National office manages a myriad of programs, projects and

duties. They are a good resource to chapter officers and committee volunteers for information and ideas.

Regional Vice Presidents
In addition to the officers, the BoT is made up of eight Regional Vice Presidents (RVPs), who coordinate the activities of the local and state associations in their respective geographic areas. The Regional Vice Presidents are elected at the Annual Convention by their respective regions and serve for a two-year term.

The Regional Vice Presidents keep in regular contact with the state and local associations in their area. They provide the principal avenue of communication between the National Association and its chapters. They aid the state and local associations in any way possible. Whenever local or state officials find it necessary to contact the National officers they should, whenever possible, contact their RVP first.

Council Chairs
The Legislative and Membership Council Chairs are responsible for the activities of these councils.

The members of the Board of Trustees are the legal representatives of the Association, which operates as a nonprofit corporation. They meet at regular intervals to conduct the affairs of the association.

DUTIES AND RESPONSIBILITIES OF A REGIONAL VICE PRESIDENT

The RVPs are an important component of the association; their position is that of liaison between national, state and local chapters. It is through the Regional Vice President that National is represented. Following is a brief listing of the duties of the Regional Vice President:

- Be acquainted with and have a record of the state and local officers in their region.
- Be available to chapters when they are installing their officers. Be present at the installation ceremony, if invited. Help as requested in planning activities for the coming year.
- Visit the chapters in their region.
- Assist national with identifying new chapter officers.
- Explain in detail the objectives and mechanics of the National Association.
- Familiarize the chapters with the NAHU processes.
- Encourage and promote state conventions, and membership drives, and see that all directives from National are acted upon and carried out according to instructions.
- Attend all NAHU board meetings and submit an annual report.
- Conduct a regional leadership conference for the state and local chapter boards.

STATE CHAPTERS

STRUCTURE

The NAHU bylaws require each state with more than one local chapter have a state chapter. t is recommended that each state organization prepare and distribute, to its membership, a board listing with names, positions held and some form of contact. It is important that the duties and responsibilities of each position be made clear.

BOARD DUTIES AND RESPONSIBILITIES

Board of Trustees

This guide provides a general overview of the primary duties for each office and some committee chairs. For more detailed information please consult the available officer guides. It can be very helpful if the committee chair contacts the corresponding regional chair to learn about the activities of committee and to coordinate the state's efforts with those of the National association.

The state's board should be comprised of an Executive Board, one delegate from each local, and the chair of the standing committees as listed in the chapter's bylaws. The board should meet regularly, at the minimum four times a year or as stated in the chapter's bylaws. Brief reports of the board's activities should be provide to membership from time to time at meetings or in newsletters circulated to the members.

Executive Board:

President

As President of your state chapter, it is your duty to be familiar with your chapter's bylaws, communicate regularly with your board and committee chairs. Here are some more points for some guidance.

- Contact your RVP. If you do not know who this is check NAHU's website. There is a complete listing of NAHU's BoT and contact information in the "About NAHU" section.
- Appoint a Membership chair and a Legislative chair.
- Call a board meeting and have a strategic planning session. Submit for their approval your committee appointments. Be sure that you have contacted all appointees, and that they have agreed to accept. Below are the minimal committee recommendations.
    - Membership
    - Legislation
    - Profession Development
    - Nominations

- Once the committees are appointed:
    - Call a board meeting at the earliest possible time.
    - Invite the RVP and have him outline the positions, goals, and functions of the national association. Also have him explain the duties and responsibilities of the RVP. If the board hasn't done any strategic planning, this is a good opportunity. Strategic planning will help the chapter set its goals while supporting NAHU's goals. More information about strategic planning can be found in this guide and on NAHU's website.
    - Clearly explain your duties and responsibilities and those of each officer, as well as the chairs of each committee. These may be in the form of a job description. **Have each board member agree to the duties and responsibilities of her job.** Specific officer guidebooks can be found on NAHU's website.
    - Complete the Leadership Roster and send a copy to your RVP and the national office. You should receive this same information from each of the local chapters in your state. If you are incorporated, and your state requires it, you must file the list of your Executive Board with the state Attorney General. Leadership Rosters are available on NAHU's website or by requesting by sending an email to chapters@nahu.org.

- **Parliamentary Procedure –** Each chapter has its own parliamentarian system. The chapter's bylaws specify if the chapter is governed by either "Rules of Order" or "The Code of Standard Parliamentary Procedure" by Alice Sturgis. Each system is different so if you don't know which it is check your bylaws. If you aren't familiar with parliamentarian process you may want to invest in a guidebook.

  You are encouraged to follow procedure for running board meetings, making motions, and maintaining the records of your chapter. It is helpful to have your presiding officer and Secretary each have a copy of the chapter's governing parliamentarian process at each board meeting to serve as a reference.

- **Bylaws –** Your chapter has adopted bylaws, which determine how your chapter is to be governed. It is important to give each member of your board, and all committee chairs, a copy of these when they begin their term in office. If the bylaws are more than five years old you may want to consider asking the national office to review them. Send your request to chapters@nahu.org.

- **Policies and Procedures –** These are adopted guidelines which serve to set a standard for handling specific situations. A P&P may be presented and approved by the majority vote of your board. These should also be reviewed periodically to determine continued relevance. National reviews its P&Ps every 3 years, unless otherwise stated.

- When your state appointments have been made, you should establish and maintain good communications with the local chapters and provide assistance as needed. Remember that the state and local chapters are partners with different responsibilities.

- Read the communications that come from the National office and report the information to your board and the local chapters the highlights.

- Keep in tune with what other chapters are doing. Exchanging ideas will serve to build each group and develop ties with the chapters.

- Encourage attendance of your members at the National Convention, Capitol Conference regional leadership meetings, and at regular board meetings.

- Exert your efforts to make each meeting productive. Keep enthusiasm alive.

- Check the progress of your state and local chapters in comparison with the other chapters throughout the country. If you are recognized for having one of the leading chapters, let everyone in your chapter know.

- Keep in close touch with the National office. They want to be of assistance. They know how to help you gain the honor and prestige that goes with the position you have assumed.

- Organize an annual strategic planning meeting to set goals together. Tremendous value will be achieved by planning early, and as a team.

- Hold regular state board meetings. Check in with the local chapters to see if they are conducting regular meetings, and that they are taking action on all instructions passed on from the National office.

- Establish and promote fiscal responsibility throughout all activities within your state structure. Earn the money before you spend it!

Suggested Board Meeting Agenda

1. Report of the President
2. Report of the Secretary. (The minutes should have been distributed prior to the meeting. If you feel it is necessary have the Secretary read the minutes. The minutes need to be approved or corrected.)
3. Report of the Treasurer. (The financial report needs to be accepted.)
4. Committee Reports. (Allow time for discussion and action.)
5. Local chapter reports.
6. Old Business.
7. New Business.
8. Plans for next meeting.

Note: It is helpful to appoint a parliamentarian at the beginning of the year. It is essential that he/she become familiar with "*The Standard Code of Parliamentary Procedure*" by *Sturgis* or Roberts "*Rules of Order*".

Guidelines for Conducting a Board Meeting

1. Advise Board members well in advance of the meeting date. The best way is to do this is by establish a calendar or specific day each month as “Board Day.” If possible, have the meeting at the same place and time. If you have one or two members who miss a meeting, be sure to reach out to them personally the same day and ask their cooperation in attendance at all future meetings. Some chapters have a provision that if a member misses two meetings, they are dropped from the Board and someone else is selected. Check your bylaws or P&Ps to determine your chapter’s policy.

2. Start your meetings on time and end them on time. The best way to do this is to have an agenda and stick to it. Obviously, there may be times when a particular issue takes more time and everyone should be understanding and flexible in these cases. Trivial and disorganized meetings discourage board members and these types of meetings should be avoided at all costs. It's your duty to prepare the agenda. Committee chairs who are not board members may be invited to attend the meeting when they have reports. You should advise the chair that reports will be expected each month or on certain special occasions. Be sure each board member understands their responsibility to report at board and membership meetings.

3. Have the Secretary take complete minutes including action items. If the Secretary is absent, another board member should be selected to take the minutes. Minutes should be taken during the time of the meeting.

4. The previous meetings minutes should be made available to the board prior to the meeting. This process will refresh people’s memories on what they said they would be doing since last month's meeting. The Secretary should have the minutes typed up as soon after the meeting as possible and distributed to all board members within one week of the board meeting. The Secretary should keep a complete set of minutes for the association records in some type of notebook.

5. A Treasurer's report should be given at each monthly meeting. This report will provide an overview of the chapter’s financial status for the month. A chapter must run on a fiscally sound basis. Be sure to notify the National office of any dues increase no later than September 15. All dues increases will take effect on January 1 of the following year.

President-Elect

The President-Elect presides in the absence of the President. The President may assign two or three projects to the President-Elect.

It is commonly the responsibility of the President-Elect to assist the President by suggesting items for the agenda and assist at board meetings by introducing motions or seconding motions. The President-elect may also help to maintain the course, direction and speed necessary for a board meeting to be productive.

Vice President of a State Association
If your board has a Vice President the President may assign him to direct certain committees of the association.

The assignments to oversee committees are based on the abilities of the particular board members. It is important that officers contribute to the chapter in positions for which they are most capable. One of the most important things that a Vice President, and any other officer, can do for a chapter is to help find and develop officers who will take over the leadership after their own term has ended.

Treasurer
Sometimes the offices of Secretary and Treasurer are combined, but whether this is the case or not, the essential duties of the office are:

- Receive and deposit funds as provided by the bylaws of the association.
- Disburse funds by check, on the order of the board.
- Keep accounts, showing all transactions.
- Keep records of membership and dues received from NAHU.
- Make a report at the state chapter's annual meeting and at any other time requested.
- File the necessary tax and information returns as required by state and federal laws to maintain the tax-exempt status of the association and maintain the required records.
- Prepare annual budget.

The Treasurer may serve with or without bond, as provided by the bylaws. To help with tracking the monthly membership dues rebates, NAHU has a "dues report" in eCommerce. The Treasurer and/or the President sign and/or countersign all checks.

Secretary
The usual duties of the Secretary are:

- To record and keep minutes of all meetings as well as attendance
- To make a report to the chapter at the annual meeting and at other times as required.
- Submits to the proper officer or committee all communications from the state and national associations.

Much of the success of an association depends upon the manner in which the Secretary does his job and the accuracy of the records which he is able to share with the incoming officers at the end of his term.

Local Chapter Representative
Each local chapter is responsible for appointing one voting trustee to the state Board of Directors. It is the trustee's responsibility to:

- Represent the interests of her local membership in all actions brought before the State Board.
- Report on the activities of the local association.
- Communicate to the local association any discussions and actions taken by the State Board
- Assist in coordinating activities between the State and Local associations.

Without the representation of the local chapters, the state board will not be able to carry out its mission. Of all board positions, this one is the heartbeat of a truly functional state chapter.

Standing Committees

The state chapter Standing Committee Chairs may be voting members of the Board of Directors. The following is a summary of the responsibilities of each Standing Committee:

Membership:
1. Implement and assist with new membership campaign.
2. Encourage board participation in all recruitment and retention efforts.
3. Run membership reports and keep the board informed of the chapter's membership status.
4. Coordinate other programs such as membership contests developed by Regional or National Membership Chairman.

Legislation:
1. Identify and report on state and national health insurance legislation and issues.
2. Coordinate legislative activities with local chapters and the National Association.
3. Serve as primary representative for the state on legislative issues.
4. Develop and coordinate lobbying efforts by the state and local chapters.
5. Coordinate other programs as developed by the Chair.

Communications:
1. Media Relations.
2. Public Relations.
3. Directory.
4. Other programs as developed by the Chair.

Professional Development:
1. Continuing Education program development, including classes and CE meetings.
2. Developing programming for membership meetings.
3. Coordination with local chapters Professional Development chairs to bring educational opportunities to members.
4. Coordinate other programs as developed by the Chair.

Sales Congress/State Symposium:
1. Planning and implementation of annual Sales Congress.

Note: Because of the potential revenue impact, this committee traditionally reports to the President or President-Elect.

Awards:
1. Encouraging the state and local chapters to qualify and apply for the National awards available to them.
2. Encourage the state and local chapters to identify and submit names of members qualified for the individual recognition awards presented by the National office.

3. Develop or perpetuate the state’s awards program

Ways and Means:

1. Look for ways to bring additional revenue into the state association.

LOCAL CHAPTER

BOARD STRUCTURE

The local chapter structure is similar to the structure of the national and state organizations. It will vary as the function and purpose of the local directs itself toward serving its membership. The structure will also vary depending on size, scope and complexity of a chapter's membership. The use of an association manager or other human resources may require further modification to the board structure and the reporting/communication chain.

Some of these variables will be discussed in the sections dealing with officer and committee duties and functions. The recommended standing committees with representation on your board are Membership, Legislation, and Professional Development. If you need to combining the positions of Secretary/Treasurer works well. Also, having the elected offices of President-Elect, Vice President, etc., serve as a committee chair is also acceptable. Once you have settled on a board and the assignment of responsibilities, it is highly recommended that you communicate this information to your membership. Board rosters should include the names and offices being filled and some form of contact information: phone or email.

All elected chapter officers have voting power in actions taken by the board. It is important for the board to meet regularly, at least once a month, but at a minimum four times a year to conduct chapter business. To discuss and act upon the recommendations of the President and committee chairs. Brief reports board actions should be given to the membership from time to time at association meetings or in newsletters.

The duties of each of the committee chairs are outlined in this guide. It can be helpful if each committee chair contacts the corresponding state committee chair to learn about the activities of the committee and to coordinate the efforts of the local chapter committee with those of the state and National Association.

OFFICERS DUTIES AND RESPONSIBILITIES

President

As a local chapter president you will be responsible for providing the leadership and directly necessary to grow and direct your chapter.

Your first month in office is an important period in your term. This is the time to get your board organized, a strategic plan in place and show your members that chapter is strong and moving forward. Here are a few suggested activities for your first month:

1. Review all of the information that you have collected, with special attention to awards criteria.
2. Review your state's strategic plan, and integrate the mission and goals into your chapter's mission and goals.
3. Make notes about specific goals you hope to accomplish.

4. Hold board meeting. This is one of the first official acts of the new president. It is an opportunity to meet with the board; new officers, retiring officers, new committee chairs and retiring committee chairs to discuss the "State of the Association" and to formulate plans for the future. Suggested agenda items might be:
   A. Board and committee meetings schedule for the year. (Try to keep business meetings separate from program meetings.)
   B. Inform your board members and committee chairs that progress reports must be submitted prior to each meeting.
   C. Set a time for strategic planning. The Pacesetter Award is a good outline for strategic planning.
   D. Discuss how information will be disseminated to the membership. Email is great, but there should be an alternate communication format.
   E. Review the chapter's budget. Is there enough money to allow for the planned programming?

Your role is to lead, organize and delegate the efforts of the committees. Once you have made your appointments and they have been approved by the board, give the chairs full rein to run their own committee. If your management strategy is based on the criteria for the Pacesetter and Presidential Citation awards, you will have a successful year.

Here are some suggestions to be successful in your role with the board and committees:

1. Establish a rapport with your board and committee chairs.
2. Get commitments from everyone.
3. Set deadlines for action.
4. Clear set expectations.
5. Follow up with committee chairs and board members on a regular basis.
6. Prepare for your board meetings by:

   A. *Planning*. Review stated actions; are they complete, incomplete, or no longer feasible. Review this month's "to do" list, next month's meeting progress and next quarters' plans. Review communications and requests from the state and National association. Be aware and alert to opportunities for timely programs, subjects, speakers, public service projects, public relation opportunities, and requests for services from the professional community, etc.

   B. *Consulting* with each Board member, requesting their input, and ensure that they are committed to make every board meetings. Be firm but flexible with your board.

   C. *Communicating* an agenda for your Board meeting. The agenda needs to show each agenda item, who presenting that item and the approximate time allowed. If you have done steps A and B correctly, each and every attendee will have time in the limelight and feel that they are important part of the board. Make sure the agenda is sent in plenty of time for participants to prepare for the meeting.

D. *Managing* the meeting. Make sure the minutes and Treasurer's report are distributed in a timely manner to board members. Follow the business outlined on the agenda and, to the best of your ability, keep on time. Follow the parliamentarian procedure as stated in the chapter's bylaws.

Steps A through D will help ensure that board meetings will be organized and productive events.

Know What's Going On. You were elected because the members of your chapter recognized your leadership qualities they felt would be needed to carry the chapter forward in the best interests of the members and the health insurance industry in your area. You must be able to speak on behalf of your chapter about the industry at the local, state and occasionally the national level.

Your primary standing committees should be: (make sure to check your bylaws, they will clearly identify which committees must be filled and what role they play on the board.)

1. Membership
2. Legislation
3. Professional Development

In appointing a committee, careful consideration should be given to what qualifications your members have that will enable them to serve well on the committee. Make certain that you contact each prospective committee member and sell the importance of their role. Make no appointments unless you first secure the promised cooperation of the individual. In appointing committees, your first selection should be the chair. Let him/her know that he/she is responsible for the activity of the committee. Outline your expectations: regular committee reports, regular participation at committee and, if necessary, board meetings, strong committee leadership in order to accomplish the goals outlined by the board.

Once all your committee and board positions are filled communicate this information with your state chapter, RVP and the national association. This information will allow everyone to know who gets what information.

Your First Board Meeting. Your first meeting will be the kick off of a great year. Spend time calling your board members and committee chairs making sure they will be there. Let them know you are going to ask them to say a few words regarding the planned activities of their office or committees. At the meeting share your plans for making the chapter a stronger organization and that each committee and board member plays a part in building the chapter and will be expected to contribute. Take time to present some interesting facts about the national association. Point out the threats to the business. Discuss current legislative activities. Emphasize that the primary benefit from chapter participation are the new ideas and enthusiasm from these meetings. After the meeting, reach out to each of your board members, check in with them and let them know you appreciate their time and commitment. Be sure to reach out to each committee chair and check in with them. Find out what their goals are and how they plan on accomplishing them.

Your chapter is now rolling. From this time on, you need only act as director of the activities that you have set into motion.

Suggested Board Meeting Agenda

1. Report of the President
2. Report of the Secretary. (The minutes should have been distributed prior to the meeting. If you feel it is necessary have the Secretary read the minutes. The minutes need to be approved or corrected.)
3. Report of the Treasurer. (The financial report needs to be accepted.)
4. Committee Reports. (Allow time for discussion and action.)
5. State chapter report.
6. Old Business.
7. New Business.
8. Plans for next meeting.

Adjourn on time, not later than announced. If needed, call a second meeting.

Note: Appoint a parliamentarian at the beginning of the year. It is essential that he/she becomes familiar with the chapter's parliamentarian procedure. Your bylaws will identify which one the chapter follows.

The President's Responsibilities During the Regular Membership Meeting

Although the program itself is an important facet of the regular membership meeting, equally important is the manner in which the meeting is conducted. No matter how fine the program is, if it is conducted in an unorganized manner, it may not be as successful and could turn off attendees from future meetings. Below is a checklist for an effective membership meeting.

1. Plan your programs in advance. It is best to have a skeleton program in place a year in advance, and then follow up with the details two to three months in advance. There should be no waiting until the last minute to plan the meeting.

2. As soon as the program is established, call the Secretary or the person who has agreed to prepare the meeting announcements and ask them to send out a notice of the meeting at least two weeks in advance. They should make the announcement sound newsy and do some selling of the meeting. In some cases, a short statement from you quoted as, "Our President says," should go with the announcement. Always be on the lookout to advertise your meetings, ask carriers to include information in their monthly mailers, etc.

1. Check in with the person responsible for onsite arrangements, is everything set? The meeting place, the table arrangements, menu and reservations.

2. Approximately a week before the meeting, call your Membership Chair to see if there are any new or prospective members coming to the meeting.

3. Notify Board members if they are to actively participate in the meeting. Advise Board members who are to be seated at the head table.

4. Find out who on your board will be at the meeting. If there are any new members attending assign each one a new member to greet and introduce to other members.

7. Prepare a printed agenda for the meeting, inclusive of approximate times. Use the reverse side as a questionnaire to be completed by each attendee. Ask for their input on desired upcoming program subjects, meeting places or times, and other helpful suggestions. Have one for every attendee.

8. Plan the details of the meeting before hand. Here is an outline that may help you to make the meeting move smoothly:
   a. Welcome everyone, introduce yourself
   b. Point out the agenda and questionnaire as members arrive.
   c. Call meeting to order.
   d. If time permits, ask for introductions of guests and new members.
   e. Ask for a brief report from committee chairs as appropriate.
   f. Announce any NAHU highlights.
   g. Thank all sponsors and/or contributors
   h. Acknowledge the people responsible for the program.
   i. Introduce the program or turn over the microphone to whoever is facilitating the program.
   j. Close with another acknowledgement of the people responsible for putting the program together.

5. Stay on time. If the program is running late, interrupt the meeting (in progress if necessary), and announce that this is the official end of the time commitment and all who need to leave should go, but that the program will continue to conclusion and all who are able are welcome to stay. Announce the subject and date of the next meeting. Talk it up. Ask everyone to be present and to bring new members or guests. Adjourn the meeting.

Note: Arrange for pictures to be taken of speakers and officers and for press release information to be sent to local newspapers and the National Association for publication in the *Health Insurance Underwriter*.

Other Action Notes for the President:

1. Read the communications that come from the National office and report on it to your board and chapter members.

2. Check-in roughly once each month with each committee Chair. Always let them know you appreciate their time and involvement.

3. Acknowledge new members with a letter or a personal telephone call. Ask them to serve in some capacity. Put them to work early.

It is amazing how much can be done by a group working together. Time spent in directing activity will bring results. Each member working at least one hour each month on association activity can build the group into a tremendous power.

DUTIES OF OTHER LOCAL OFFICERS

Duties of the President-Elect and Vice President

The President-Elect is next to the President in importance and presides in the absence of the President. He/she performs other specific duties assigned by the President. Usually, he/she is the chair of one of the key committees such as Professional Development or Membership. The President may also designate certain other committees which the President-elect will guide or assist in order to relieve the President of some tasks and to provide training for his/her term as President the next year.

The Vice President serves in much the same capacity as the President-Elect and each may be appointed as chair of an important committee. He/she should also be given broader responsibilities to assist other committee chairs and to share in the chapter leadership. One of the most important things that a President can do for the local chapter is to develop officers who can take over the leadership roles in the succeeding years.

Duties of the Treasurer

The essential duties of the Treasurer are:

1. To receive and deposit funds as provided by the bylaws of the Association.
2. Disburse funds, usually by check, on the order of the board.
3. Keep accounts, showing all transactions.
4. Maintain records of membership and dues rebated from NAHU.
5. Make a report to the chapter's annual meeting and at any other time requested.
6. File the necessary tax and information returns as required by state and federal laws to maintain the chapter's tax-exempt status and to maintain required records.
7. The Treasurer may serve with or without bond, as provided by the Bylaws.
8. To prepare the annual budget.

Duties of the Secretary

The usual duties of the Secretary are:

1. Tto keep records of the minutes of all meetings, attendance, membership and dues.
2. Turns over funds to the Treasurer, presents bills to the Board of Trustees for payment, signs or countersigns all checks of the association, reports to the association at the annual meeting and at other times as required, and submits to the proper officer or committee all communications from the State and National associations.
3. If you are incorporated and your state requires it, a list of your executive board (name, position, address and phone number) must be filed annually with the State Attorney General, along with a filing fee.
4. The list of your Board of Directors (name, address, phone number) needs to be furnished annually to your State President, Regional-Vice President, and the National office.

The National Association processes all applications and provides a central billing system, the operation of which is described in a following section. It is important, for the local chapters to maintain accurate records and to establish a follow-up system for all members that are lapsed or soon to be lapsed. Dues payments and new memberships received by the chapter should be forwarded immediately to the National office. Any delay will delay the membership or payment from being processed and could delay or cease membership benefits.

Whenever remittances are sent to the National office, be sure to identify the payments as new members, renewals or reinstatements of lapsed memberships. Every payment should be identified by giving the full name, company affiliation, address of the member, and phone number (including area code).

When you learn a member has moved, be sure to advise the National office of the correct new address. This is important when a person transfers from one area to another so that his/her membership may be transferred promptly.

Whenever there is a change of officers, it is extremely important that you forward to the National office and your State association a complete list of the new officers.

STRATEGIC PLANNING PROCESS

The intent of this section is to provide you with a process for establishing and maintaining your state or local chapter strategic plan to guide you and the chapter in accomplishing its mission and/or vision statement. Once you have established your strategic plan it should be share with the state chapter and national organization.

Strategic Planning Conference

It is recommended that each state or local association sponsor a strategic planning conference with the following people in attendance:

- The entire board (if you are a local chapter you might want to invite someone from the state board)
- State boards want to make sure there is at least one representative from each local chapter
- The Regional Vice President

The President is responsible for organizing the meeting, which should be held in a central location so that it is equally convenient for each local association to attend. Depending on the size of your association, you will need either one or two days for the strategic planning sessions.

Suggested Conference Agenda

Friday	10:00 am - 12:00 noon	Board meeting & general housekeeping
	12:00 pm - 1:30 pm	Lunch
	1:30 pm - 3:00 pm	Planning
	3:00 pm - 3:15 pm	Break
	3:15 pm - 5:00 pm	Planning
	5:00 pm	Fun time on your own or in groups
Saturday	8:00 am - 9:00 am	Breakfast
	9:00 am - 10:30 am	Planning
	10:30 am - 10:45 am	Break
	10:45 am - 12:00 noon	Planning
	12:00 pm - 1:30 pm	Lunch
	1:30 pm - 3:00 pm	Wrap-Up & Questions

Strategic Planning Process Outline

The following is an explanation of the strategic planning process developed by Past NAHU President David A. Saltzman, RHU.

1. What is "Strategic Planning?"
   a. It is a process — ongoing, fluid, ever-changing, and responsive
   b. It is a philosophy that necessitates dedication to acting on the basis of contemplation of the future.
   c. It is a structure, linking people, plans, goals and resources.

Strategic planning, is not just a single, “put-our-plan-on-paper” meeting. It is a congenial process. STRATEGIC PLANNING DEALS WITH THE FUTURITY OF PRESENT DECISIONS. Strategic planning simulates the future...on paper. On that paper, if the results are not satisfactory, you just erase the plan and start over.

2. What Strategic Planning does:
    a. It creates a framework for organization-wide decision-making.
    b. It allows for performance measurement.
    c. It applies a “systems” approach, forcing examination of systems and subsystems we use to operate.
    d. It forces the setting of objectives.
    e. It reveals and clarifies future opportunities and future threats.

3. What Strategic Planning **isn’t:**
    a. It is not an effort to replace day-to-day business decisions which are intuitive.
    b. It is not a patriarchy. It does not “come from on high” or from one person’s view of the chapter.
    c. It is not a one-time deal. It can’t be done once and left alone.

There are four basic steps in creating a Strategic Plan.

First, you must have or create a **Mission Statement**. This is a permanent public statement of purpose-the organization’s reason for existence. A mission statement might be: “The mission of the XYZ Corporation is to produce the highest quality widgets in Utah.”

Second, once the mission statement is set, **goals** are identified. Goals are long-term, and while they may be modified from time to time, they should be more or less permanent in nature. They should have a long time frame, e.g. five years or more. For example, “Maintain at least a 15% annual membership growth rate.” Four to eight goals are sufficient to chart a course.

Third step is to define **objectives**. Objectives are short-term goals. Typically, objectives are achieved within one to two years, although within the context of a chapter where leaders change each year, objectives should be accomplished within the year. Consider each objective separately. **Tasks** are the means to achieving the objectives.

The fourth basic component of your strategic plan is the most important: You must, at all costs, **achieve buy-in** from everyone participating in the process. At each step of the process, stop and go around the table asking: “Will you support that?” If someone says “NO,” their obligation is to expose the flaws that they see and to offer suggestions. The group must then accept the suggestion and AGAIN, you must go around the table asking: “Will you support that?” If you do not do this at each step in the process, your plan will contain fatal flaws that will weaken it. You will also have created something for folks to throw rocks at. If everyone DOES achieve buy-in, then everyone can move forward with the plan.

None of the steps matter if buy-in is not achieved.

Care and feeding of your Strategic Plan.
It isn't enough to simply write down your plan-you need to maintain it, since it is part of an ongoing, fluid process. Participants need frequent reminders about their part in the plan. Once specific assignments are completed, they need to be checked off and the plan document needs to reflect their completing.

Communicate the plan to your membership. This is one more opportunity for them to see what the chapter is doing.

Once you have committed to doing a Strategic Plan, the overall execution is as simple as **Plan it, Do it, Check it, Analyze it (PDCA). PDCA** is a simple formula that corresponds to the way human beings operate. It also provides us with a common language and clear model to use.

You begin by setting goals and planning how to achieve them. Then you continue by implementing or trying out what you've planned to see how it works. During and after the "doing" part, you analyze what has happened, what worked and what didn't. Are you closer to achieving your goal? On the basis of your checkpoints, you act to improve the process.

COMMITTEE STRUCTURE

Committees of an association are of three designations:

1. Standing Committees
2. Special Committees
3. Task Force Committees

There are a variety of **Standing and Special Committees**. Standing committees are stated in a chapter's bylaws. Check you bylaws to see what they require before adding or eliminating any from your list. Typical standing committees are:

1. Membership
2. Legislation
3. Professional Development
4. Nominations

Special Committees are committees a chapter wants to have on an ongoing basis but does not feel it necessary to have stated in the bylaws. Typical special committees are:

1. Communications
2. Awards
3. Public Service
4. Programs
5. Sales Congress
6. Hospitality
7. Sponsorship

Task Force Committees are for those times when an issue or project needs to be undertaken but it will only have a short lifespan. A taskforce is not ongoing. If the chapter's board determines that a taskforce needs to be ongoing then it should become a special committee.

MEMBERSHIP

In accordance with Article III of our bylaws:
Section 1. *Membership in NAHU will be available under the following designations:*

A. Individual Member
B. Life Member

Section 2. *An individual member may be any individual licensed by his/her state licensing authority for the sale of health, disability and related insurance products and services. Individual members may also include non-licensed individuals engaged in the distribution of health, disability and related insurance products and services such as, but not limited to, home office personnel and others engaged in the management and distribution of such products.*

Section 3.

A. Life Membership shall be granted when an active member has been in good standing for a minimum of ten (10) consecutive years, and has either 1) has attained age 65 and retired, or 2) is disabled. NAHU national dues shall be reduced by fifty (50%) percent for such Life members.

State and Local Membership Committees

Although NAHU constantly focuses on developing member recruitment and retention campaigns local and state chapters are uniquely positioned to assist with these endeavors. The close and direct contact chapters have with members and potential members make it an ideal structure for recruitment and retention. Chapter meetings, CE sessions, social events, newsletters, email communications, etc. are all invaluable opportunities to strengthen the relationship with our members.

The key to building and maintaining a strong membership is the development of an effective Membership Committee. Except in the very smallest chapters, membership should not be the responsibility of a single individual. This is a role that requires regular contact with all of the chapter's members, and is best executed when shared among a number of committee members.

While each chapter's practices will differ based on need and opportunity, the duties and responsibilities below can serve as a guide for managing the membership function.

Membership Chairs are primarily responsible for:

- Recruiting and promoting recruitment of new members.
- Maintaining good membership records.
- Encouraging members to pay their dues.
- Promoting chapter involvement in the Getting Agents Involved Now (GAIN) contest.
- *Understanding and utilizing eCommerce.*
- Participating on monthly teleconference calls.

Membership Reports

Monthly membership reports, generated from the national office, are posted to the NAHU website by the 15th of each month. The reports give key pieces of information that the chapter can use to track membership trends over time. The report tracks the counts of new members, lapsed members, month end numbers and retention rates for each month.

Membership recruitment and retention chairs are given access to eCommerce – a live link to our database so the data is extracted in real time. In eCommerce there are a variety of membership reports available with step-by-step instructions, such as:

- Full Membership Report
- Billed Not Paid/Renewing Members
- Lapsed Member Report
- New Member Report
- Prospective Membership Report
- Balance Due Report

- Dues Report

For each of these reports there are step-by-step instructions to assist with the process. In addition, eCommerce trainings are held, recorded and posted to the website for viewing for those chairs who couldn't attend the training. Your Membership Chair will also have access to a detailed Membership Chair Guidebook. The guidebook should be consulted for more details regarding Membership and Retention Chair duties and responsibilities. All these items along with the monthly membership reports are located on NAHU's website.

PROFESSIONAL DEVELOPMENT

The success or failure of any Health Underwriter Association will depend to a very large extent upon quality programming. A chapter's ability to deliver an interesting meeting each time is a good indicator for membership retention and recruitment.

The local board should be involved with the planning of the skeleton schedule for the year. The Professional Development Chair and her committee are then tasked with finding speakers, panels, etc. to fulfill the programming. It is recommended that chapters use NAHU's Speaker's Bureau for speakers and event ideas.

Below are some suggested guidelines for successful meetings

- Have a set time, place and date for each meeting. Keep the same schedule each month insofar as possible.
- Start on time! End on time!
- Appoint a capable, imaginative group to serve on the Professional Development Committee.
- All meetings should be planned well in advance.
- Publish the program calendar. Distribute it to all members, have copies on hand to provide prospective members. Keep the information on the chapter's website current.
- Remind members of the meeting. Follow up with a phone call as the program gets closer.
- Professional Development and Media Relations should work together. Secure publicity for the meeting.
- Take pictures and send them and program information to the National Office for publication in *HIU*.

For more details about professional development programming see the Professional Development Chair's Guidebook on NAHU's website.

LEGISLATION

Government Affairs is one of the most visible jobs. Certainly, we have all seen the impact legislation has had in the past few years on the products that members sell, the rules governing the marketplace and broker compensation. Local chapters should recognize that the role of Legislative Affairs is an important and growing one. Therefore, local chapters should develop working committees to address national legislative and regulatory issues, state issues, relationship building with state and federal elected and appointed officials and the media.

State/Local Legislative Chair

The Legislative Chair serves as the coordinator of all committee's activities and as liaison between the local/state chapter and the state/national chapter. Duties may include, but are not limited to:

- Participate in state and federal NAHU legislative activities to provide input to those activities and report to members.
- Implement a review of broad policy issues that are expected on the state level to develop positions for the state and local chapters to ensure that members "speak with one voice."
- Coordinate key contact system, including reports of key contacts for both state and federal legislators, and reports of key contacts for insurance commissioners and governors
- Coordinate debriefing system so valuable information is forwarded to state and national office for further action
- Coordinate fund raising projects, which may include HUPAC (if no state Chair)
- Coordinate efforts with Public Relations chair to further opportunities for public visibility including TV, radio, and print media
- Promote legislative resources now available to all members through state, regional and national Leg Chairs, NAHU staff or state staff, NAHU website or state website, state or national magazines, and state and national leg alerts
- Develop and oversee overall legislative system of committees, which should include a National Liaison, State Liaison, and other possible chairs such as Communications Chair, and Fundraising Chair
- Look for opportunities to organize coalitions with like-minded organizations

Remember, the support of state and local chapters and the members of NAHU are vital if we are to achieve the goals and objectives set forth by the Legislative Council, and NAHU's Board of Trustees. This takes the efforts and voices of many. In this regard, there are some suggestions that will enhance your chapter's efforts in getting the message across.

Get people involved. Local and state legislative chairs will serve as coordinators of all committee activities and will also serve as liaisons to the state and national chapters. This is a great opportunity to get many people in your chapter involved. Tapping specific individuals with specific talents or relationships will enhance your legislative programs

Know and preach our positions. As national and state boards continue to refine position papers and policy statements for NAHU, the state and local leg chair should serve as a spokesperson for the opinions of local members. These position statements not only state the basic beliefs of our members, they also assist in political positioning. This policymaking process for NAHU is specifically designed to be a very inclusive process. NAHU now has media kits available and can help a chapter put on a press conference or send out press releases. NAHU software resources can assist chapters in finding media contacts within their area. Invite the media to your meetings and list various members on speaker bureaus with other business organizations.

Establish key contacts. Coordinate your key contact system, including individuals involved at the state, national, and regulatory levels. These are individuals who may know congressional members, state legislators, or regulators very well, and would have ready access to their offices and aides. They can be counted on to make the contact, are willing to work that member's campaign, and earn the right to have their ear. This area can also be enhanced by having a member register as a lobbyist (although you need to check as to whether there are legal requirements in your state to do this), or having a member work with a registered lobbyist. This doubles the effectiveness of the message. The key contact can be a permanent position as it takes a long time to establish an effective relationship.

Try to develop several members with that same relationship in case one member is unavailable.

Stay involved. In determining your political strategy, develop a quick list of committee chairs that have a direct impact on our business, and then really work those relationships. These congressional members or representatives can decide the ultimate form of our legislation. Don't forget the off-session opportunities to have input in hearings, study groups, and committees or meetings with regulators. Testify at every opportunity (where appropriate), as recognition is the key, and it enhances our opportunity to have our opinions included in rulemaking!

The legislative chair can also develop databases of key members assigned to each congressional member, regulator or state representative. Many state and local chapters are accessing each other's websites for information and automatic delivery of messages. NAHU provides members with opportunities to send messages to Congress or state elected officials via "Operation Shout".

Fundraising is the lifeblood to any effective legislative effort. Chairs may be asked to promote HUPAC and state PACs, as well as legislative defense funds. These funds generally support the actual costs of lobbyists, mailing expenses, and general communication expenses. NAHU has information that a state can use on starting a state PAC.

SOURCES OF LEGISLATION

The principle sources of legislation in the U.S. are the branches of government, individual citizens, and organizations.

Congress: Members of Congress co-sponsor or sponsor bills. The ideas for these bills may come from members of Congress, or private citizens who voice their concerns.

Executive Branch: The source of hundreds of bills, and probably the most influential source of proposed legislation and lobbying efforts.

Committees: Congress holds meetings with committees which may uncover concerns or problems which then require a bill to rectify the situation.

Private citizens or organizations: As mentioned above, they may come up with ideas for legislation, which then are conveyed to members of Congress through meetings, letters, or town hall sessions.

NAHU Resources

Many resources are available from the NAHU Legislative Council and Legislative Staff to assist state and local chapters with all types of projects. NAHU can provide formats and outlines for public forum meetings and successful "Day at the Capitol" events. Position papers, research documents, events in other states, and even assistance in writing legislation are readily available. Updates on events and resources can be found in ***HIU magazine***, ***Washington Update***, Leg Council and Staff Reports, and at www.NAHU.org. Contact the Director of Government Affairs at NAHU at 202.595.3678.

Relationships with other organizations

Development of working relationships with other interested organizations can leverage and enhance the message. Lines of communication with other agent/broker groups can streamline the message and avoid confusion. Invite members of other trade organizations to share their agendas and concerns. Keep the lines of communication open. We may not always agree with each other, but as long as we know where each organization stands on an issue, it can make for a better strategy of communication. Take advantage of coalitions, even with groups that you might not expect to form a relationship.

MEDIA RELATIONS

Newspaper coverage and television/radio newscasts can be extremely credible and powerful vehicles for carrying the chapter's views to its target audiences. But, in order to use the media, you must convey your message—whether it is issue or marketing oriented—in the form of compelling news.

Effective media spokespeople review timely industry issues and find ways to relate them in a meaningful and legitimate way to the current events happening at the local level. They also find angles to help communicate the impact of how the national debate on health care reform is affecting your local community by sharing anecdotal information from your clients.

Responsibilities: There are two basic roles held by members who work with the media: 1) media chair and 2) media spokesperson. Media relations chairs will work primarily behind the scenes with the press and the media spokespeople. The media spokespeople will be those who are most comfortable giving interviews and sharing knowledge with the press on specific issues.

Media Relations Chairs
There are a few key responsibilities of the media relations chair they are:

- **Building the Press List:** Before beginning any media outreach, there is a fundamental piece that needs to be in place—the press list. No matter how good your news, if it doesn't land in the hands of the reporter who covers that topic or issue, it is likely to be overlooked.
- **Letter of Introduction:** The first step in developing a rapport with your local media is to send a "letter of introduction" that establishes your professional credentials and invites the reporter to call on you as a resource for issues and news that unfold in your field.

- **Press Release—Announcing the News:** The press release is the most commonly used public relations tool to announce news to the media. To be most effective, it should follow a certain format that succinctly relays the essence of the news, such as *Who...What...When...Where*.
- **Media Advisory—Announcing an Event:** The media advisory is an effective communications vehicle for advising the media about an upcoming event or reacting to a news development. The format of the media advisory is more defined in terms of the W*ho…What...When...Where*. Often the information is presented in bulleted form to highlight the salient points.
- **Editorial Options:** Every newspaper offers an "Editorial" or "Opinion" section to its readers that voice the editorial position a publication has on an issue and provides ways for the community to respond. This section differs dramatically from the news side of the paper that strives to report news and information objectively.
- **Bylined Articles and Columns:** When you have a particular knowledge or expertise with an industry topic or issue, it is appropriate to approach targeted media outlets to offer an article or column on the subject under your byline (your name). Trade publications are usually the most receptive to this type of offer.
- **Developing and Using a Press Kit:** A press kit is a set of materials designed to communicate your message in detail to your local media. It's used to help reporters gain an understanding of the association so they will write about it.
- **Social Media Strategies:** NAHU is incredibly active with social media, and your chapter can do the same. Much more informal than traditional media, social media can provide you with the opportunity to reach a different audience.

On issues of consequence to the association, **leaders must always represent NAHU's view or not speak to the issue**. If the leader cannot do this, then he/she should consider resignation.

To assist you with keeping on point and factually sound, make sure to:
1. Utilize templates provided on the Media Kits by Topic page for ideas or the Media for Chapters page for how-to information on working with the media.
2. Visit the Legislative Resources on Health Reform page for up-to-date information on what's happening nationally or the Legislative Issues page for details on hot issues.
3. Get assistance from NAHU staff with writing and editing any media content.
4. Be aware of your chapter's approval process before submitting op-eds, LTEs or other content to the media.

Conclusion: The person for this job should be outgoing and after introducing him/herself to the key reporters by means of a letter and follow-up phone call, they will need to cultivate the relationship by identifying and utilizing opportunities for continued contact. Some of these opportunities will evolve naturally; others will require a bit of "manufacturing." The objective is for your media chair to keep his/her name and the chapter's messages in the forefront of the public eye through the media, both for the marketing potential as well as for support on issues that are critical to the well-being of the health insurance industry.

And remember in all your media efforts, follow-up and thank-yous are two essential ingredients to the success of your outreach.

NEWSLETTERS

A newsletter provides the association an opportunity to communicate with members and prospective members. Newsletters can be compiled and distributed as a hardcopy or electronically. The big difference between the two is cost. Paper is nice and tangible, but the costs add up quickly. Key components of a newsletter are:

- A name and logo should be selected for your newsletter from the beginning so it will be recognized.
- Chapter Information
- Upcoming Meeting information:
  - Date, time, place.
  - Registration information (do not forget a contact)
  - Speaker or Content Promotion
- New member welcome.
- Brief highlight or overview of member benefits
- Link to a membership application
- LPRT & Award information, recognize the winners
- President's Message
- News from the Board and/or Board Leadership information
- Members in the News. Recognize members on such things as:
  - Promotions
  - Outstanding civic or church activities
  - Company changes
- Short articles or excerpts on such subjects as:
  - Health, nutrition, exercise
  - The health care field
  - Sales ideas
  - Industry trends
  - Medicare, Medigap, etc.
  - Legislative information
  - Disability
  - Humor or cartoons relevant to our business
- Calendar of events; future meeting dates.
- News from the National Association.

If possible, headline each section

The newsletter should go to every member and prospect in the chapter’s area along with carriers or large agencies not affiliated with the chapter. Your Regional Vice President and national office.

If the chapter is looking into doing advertising please contact the editor of HIU (hiu@nahu.org) for suggestions and possible guidelines.

PUBLIC SERVICE

NAHU chapter involvement in community activities accomplishes the following purposes:

- Contributes to the well-being of the community
- Generates favorable recognition and appreciation in the community for the chapter, its members, and the profession.
- Strengthens the chapter by providing a common bond of interest that knits members together

The types of projects undertaken by state and local chapters generally fall into two categories: fundraising and direct involvement. Fundraising is soliciting funds for a charitable purpose, while "involvement" implies more active volunteer participation in a particular community event. Both types of projects require a significant commitment of time, but each brings tremendous satisfaction to the participating members.

Public Service Chair
This person should be good at organization, have a passion for public service and willing to be a cheerleader for the group. For some chapters the Immediate Past President is a good candidate for this position.

AWARDS AND RECOGNITION

NAHU has a variety of award and recognition programs. Below is a summary of the different programs, more extensive information can be found on NAHU's website or by sending a request to the email listed in each section.

Chapter Certification
NAHU's Chapter Certification Program is a voluntary certification based on a rolling year's activities. The program requires annual renewal. There are multiple levels of certification depending on the number of criteria satisfied. Silver Certification is based on satisfying six of the fourteen criteria, Gold Certification is based on satisfying nine of the criteria and Platinum Certification is based on satisfying all of the criteria. State chapters are eligible for the Blue Ribbon of Excellence. To achieve the Blue Ribbon of Excellence the state chapter must be certified as well as all of its local chapters.

The criteria for certification are:

- Full Board
- Current Bylaws
- State PAC
- Lobbyist
- Number of membership meetings: State Chapter – 4 meetings, Local Chapters – 8 meetings
- Strategic Plan
- Budget

- Net Increase in Membership
- HUPAC Contributions at the Triple Crown Level
- Current Directors & Officers Insurance
- NAHU Website Navigation Program
- IRS Filing for Not-For-Profit Status
- Annual IRS Tax Filing (this item can only be accomplished once the Not-For-Profit status is obtained.)
- Regular Communication with: Legislators (2x/yr); Media (2x/yr); Membership (6x/yr)

All Blue Ribbon and certification recipients are displayed on NAHU's website, acknowledged in HIU and are recognized at Annual Convention. Certification is based on activity within a 12-month period; re-certification is required annually.

NAHU Leading Producer's Round Table (LPRT)
LPRT recognizes members who are top producers in the disability and health insurance industry. It was established in 1972 and has grown over the years. An application is required and due by March 31. It is available on the website in the LPRT section.

There are five categories of qualification: Soaring Eagle, Golden Eagle, Eagle, President's Council, Leading Producer Qualifier

NAHU Annual Awards
NAHU's awards program recognizing chapters and individuals for excellence and achievement in areas ranging from membership to legislation and general chapter excellence. NAHU's awards year runs from April 1 through March 31. Below is an overview of the various awards.

The **Distinguished Service Award** honors NAHU members who have contributed significantly above and beyond what is normally called for in connection with association volunteer service at the local, state, and/or national level over an extended period of time. The nominee's commitment of time, talent and finances to the advancement of the association and the health insurance industry should be exemplary.

The **Landmark Award** honors state chapters for outstanding achievements and excellence. Winners will be recognized for achievements that have placed them in the forefront in all areas of association activities.

The **Pacesetter Award** honors local chapters for outstanding achievements and excellence in association affairs. All local chapters are eligible and encouraged to apply.

The **Emerging Leader Award** honors NAHU members with less than five years in the industry who have contributed significantly above and beyond what is normally called for in connection with association volunteer service at the local, state, and/or national level.

The **Presidential Citation Award** is presented to any state or local chapter president who led their chapter to achieve a high level of excellence. All qualified chapters will be awarded with the Presidential Citation Award.

The **Professional Development – Robert W. Osler Award** The Education-Robert W. Osler Award honors state and local chapters that demonstrate exceptional leadership by providing outstanding educational programs and professional development on health insurance and related topics and by promoting advanced professional development to members, associates and the general public.

The **Public Service – William F. Flood Award** is presented to a state or local association which excels in public service activities.

The **Excellent in Public Speaking – William G. Wetzel Award** honors a member who has demonstrated excellence in public speaking by giving non-compensated presentations that educate and deliver important information to members, industry colleagues, public officials and/or the public.

The **Legislative Achievement Award** recognizes members who have performed special service in state legislative affairs during a single association year or over an extended period of time. This honor is presented to members making significant contributions and performing outstanding service in connection with state legislative matters by developing and implementing methods to strengthen and improve NAHU's stance in the industry.

The **Legislative Excellence Award** honors state and local chapters that excel in legislative involvement by performing outstanding service.

The **Spirit of Freedom Award** recognizes a member who has performed outstanding service and made significant contributions of time and effort in state and federal legislative work. One award may be presented to a member who displays an aggressive leadership role by building relationships with legislators that directly impact public policy; by actively taking our message to key media outlets; and by developing strong grassroots initiatives.

The **Harold R. Gordon Memorial Award** is the highest award given out by NAHU. This award was established by the Chicago Association to honor Harold R. Gordon, managing director of the original Health & Accident Underwriters Conference. Considered to be the *Father of the American Health Insurance Industry*, Harold R. Gordon was the first director of the Health Insurance Association of America, which organized insurance companies' efforts on matters of common interest. His vision and leadership resulted in the formation of the NAHU.

The recipient is selected by the Harold R. Gordon Memorial Award Committee for contributions made toward the understanding and use of health insurance and to the welfare of the insuring public and the industry. Contributions must be "above and beyond the call of duty" which implies contributions made at some personal sacrifice, without a goal of personal gain or aggrandizement.

This award is presented at the Annual Harold R. Gordon Memorial Awards dinner during the Annual Convention.

HOSPITALITY

Hospitality is another function that important for a chapter. Depending on your chapter's size and available volunteers this can either be a committee or assign to board members. Some of the duties that this role oversees are:

- Warmly greet members, speakers, prospects
- Register/check-in attendees provide name badges and introduce new members, first-time attendees to other board members.
- Distribute handouts, agendas, questionnaires, etc.
- Hand out continuing education certificates, where appropriate.

MAILING LISTS

NAHU's eCommerce provides the assigned chapter officers with immediate access to membership and prospect lists as identified by NAHU. If your chapter tracks prospects it is highly recommended that you combine your prospect list with your NAHU's-based mailing list. Maintaining your own separate mailing list with member and non-member information is a waste of volunteer time.

THE STATE AND/OR LOCAL SALES SYMPOSIUM

Some of the reasons for a state or local sales symposium are:

- Professional Development. One of the primary duties of the association is to educate the health and life insurance agents and support personnel about the importance of health and disability insurance and to keep them aware of changes and legislation affecting our industry.
- Prestige. A successful symposium results in prestige to the sponsoring association through publicity, prominent speakers, and respect in the industry. Success can be measured by quality of content, good attendance, and a smooth-running, profitable meeting.
- Membership. By attracting both members and non-members, the association has the exposure necessary for recruiting new members!
- Political Power. Through publicity and invitations to prominent officials, such as state legislators, congressmen and Insurance Department representatives, the association shows its strength if the attendance is impressive and program content is good.
- Raising Funds for the Association. Revenue can be raised through the Sales Symposium by proper budgeting, the sale of sponsorships and booths.

There are many keys to a successful program. Below are a few, please contact NAHU's Meetings Department (meetings@nahu.org) for more details and suggestions.

The Committee

The Sales Symposium Committee is run by a chair. It is recommended that the chair be appointed one year in advance. He should be a strong leader, a good manager, and good delegator. The chair's primary responsibilities are to steer the committee, coordinate everyone's efforts, make sure deadlines are met, and ensure that obligations are being fulfilled as well as keeping to the budget. The chair will call and moderate as many planning sessions as needed to ensure that all segments of the Sales Symposium are on schedule. He will need to resolve conflicts between committee members stimulate performance and provide overall leadership for the project, as well as perform those "fill-in" duties that need to be done. The chair should regularly report to the board. Guidelines should be clearly established at the time of appointment; i.e., any restrictions on location, budgeting considerations, special needs and/or special topics.

The Program

The development of the program is achieved by the joint efforts of all committee chairs. This collaboration allows for all considerations to be taken into account. Once a theme is chosen, each segment of the program can revolve around the theme and speakers can be considered. A good program is dynamic in content and flow. This is achieved by varying the day with platform speakers, workshops, panel discussions, etc.

The Budget:

It is essential to develop a realistic budget. In developing the budget you must take into consideration all income and expenses.

This information is intentionally brief. Please check with NAHU's Meetings Department (meetings@nahu.org) for additional assistance.

HOUSE OF DELEGATES

NAHU's House of Delegates is a gathering of chapter delegates (representatives) to discuss and vote on the business of the Association. Article XI – House of Delegates of NAHU's bylaws details who can be a delegate and how this is decided. There are three groups of delegates; NAHU's Board of Trustees, NAHU's Past Presidents and state and local chapter delegates. Each delegate represents one vote. The number of delegates a chapter is allotted is typically based on the April membership report. These numbers are recorded and distributed to all of the chapter Secretaries. Each chapter will get a minimum of three delegates. State chapter delegates max out at eight and there is no maximum for local chapters.

Delegates will help to set the direction of NAHU for the coming and succeeding years and recommend policy to the Board of Trustees. They also set the association's dues and vote on amending NAHU's Bylaws. Therefore, they have the dual responsibility to prepare in advance and to report back to the membership on all issues placed before the House of Delegates at the Annual Convention.

Delegates are appointed by completing the delegate appointment form and returning it to the national office. Only an active member may be a delegate. Being a delegate allows members to have a different understanding and view of the business of the Association. Many associations budget to offset the costs involved with being a delegate (travel, hotel, etc.) in part or in total. To ensure the delegate fulfills his delegate duties many chapters require the delegates file reports or present to the board about the meeting. It is highly recommended that you review your chapter's bylaws; some chapters' bylaws identify who can be appointed as a delegate. Some chapters consider their President and President-elect as prime candidates due to the continuity of information flow that will be beneficial to the growth of the association and the development of a strong leadership program. Other chapters consider the delegate appointment as a form of recognition to their contributing members. However you choose to use this position within your association structure, it will prove to return to your association all the cost plus some. Once you have chosen your delegates and/or alternates, it is recommended that you coordinate with your state association and participate in any caucus meetings that they or the Regional Vice President might arrange. The more involved your delegates become, the more value will be returned to your chapter.

STATE DELEGATES

Each local chapter, as a component of the state structure, should provide a delegate to the state board. This delegate must be capable and willing to attend local board and state board meetings. The state delegate carries the responsibility of voting for the entire membership on all issues placed before the state board. This role requires strength of purpose, willingness to challenge the appropriateness of proposals as they relate to the locals' welfare and goals, tactfulness, diplomacy, the ability to present a case before a board, and the dedication necessary to be mentally alert to all facets of the multiple organizations. It can be a stepping stone for the kind of leaders who are so much in demand at the state and national level. Without the representation and enthusiastic participation of the local delegates, the state chapter is not as able to carry out its intended mission.

FINANCIAL

The chapter's Treasurer is responsible for the chapter's accounting, budget and any state and/or federal tax filings. Some of the filings your chapter may need to complete are:

IRS Tax-Exempt Status
Each chapter, through its chartering process agrees to become a tax exempt 501(c)(6) organization. To become tax-exempt a chapter must have its own Federal Employer Identification Number and IRS tax-exempt number. All these forms, denoted below, can be obtained from the IRS free of charge by calling 1-800-TAX-FORM or by going to its website; www.irs.gov. Here's how to go about establishing these numbers.

Federal Employer Identification Number (FEIN)
If your chapter does not have an Employer Identification Number, you must first file a Form SS-4, "Application for Employer Identification Number." The Federal Employer Identification Number is needed to complete Form 1024 and 8718 discussed below.

An Employer Identification Number is required whether or not the chapter has any employees. This number is used by the IRS in maintaining the chapter's tax records. When your chapter receives its Tax Exemption Letter from the IRS, officially recognizing its tax-exempt status, forward a copy of the letter to NAHU for inclusion in the chapter's permanent file.

IRS Tax Exempt Number
NAHU and each of its state and local affiliates are eligible for tax exemption from federal income tax as "business leagues" within the meaning of Section 501(c)(6) of the Internal Revenue Code. However, recognition of your chapter's tax-exempt status is not automatic. Each state and local chapter must apply to the IRS for recognition of its tax-exempt status.

Your association should file its request with the IRS for tax-exempt status in a timely manner. The application is filed on Form 1024, "Application for Recognition of Exemption." Instructions for filing this form and the required supporting documentation are included in IRS "Package 1024." Publication 557, "Tax-Exempt Status for Your Organization" may also be of help when compiling your association's filings and offers detailed insight about exempt entities.

A newly formed state or local association may also be required to file IRS Form 8718. This form requires a fee of $150 to be paid to the IRS for a determination letter for an organization seeking tax-exempt status. NAHU's Policies & Procedures allow for reimbursement to a new local for the fee associated with IRS Form 8718, not to exceed $150. A copy of your association's "favorable" determination letter should be sent to NAHU along with a copy of the cancelled check.

Once your association receives the IRS's determination of its tax-exempt status, the chapter may be required to file an annual information tax return – Form 990, "Return of Organization Exempt From Income Tax" or Form 990-EZ, "Short Form Return of Organization Exempt from Income Tax." Chapters whose annual gross receipts are normally $50,000 or less are required to electronically submit Form 990-N.

Some associations may also have to file a separate additional return on IRS Form 990-T. This is required in cases where the association has gross "unrelated trade or business income" of $1,000 or more in a taxable year. Generally, unrelated trade or business income is defined in the instructions for Form 990-T as gross income derived from any regularly carried on trade or business not substantially related (aside from the need of the organization for the income) to the exempt purpose or function of the organization. Fortunately, the major sources of revenue for most associations — i.e., dues and interest on bank accounts — is not unrelated business income.

Activities such as lotteries, sales of membership lists for non-profit business, and the sale of advertising in the association's publications and other seemingly unrelated business activities of the association (if regularly carried on) may result in unrelated business income and should be reported when all such combined gross unrelated income is $1,000 or more in a taxable year. Increasingly, the IRS has been focusing attention on such activities and many questions have arisen over what activities are deemed to be "unrelated" to an association's exempt function.

The IRS will make available, upon request, its Publication 598, "Tax on Unrelated Business Income of Exempt Organizations." This publication discusses in detail the IRS rules on what income it considers to be "unrelated business income" and how to calculate the tax due on such income.

Due to the sheer number of state and local associations affiliated with NAHU, and the increasing complexity of federal tax laws affecting these associations, NAHU staff is precluded from rendering specific tax assistance to individual associations in connection with their tax-exempt status, but efforts will be made to keep the various associations abreast of important tax developments affecting member associations.

*Member associations are strongly encouraged to obtain the services of a qualified certified public accountant to address any financial question, as well as prepare and compile all documents filed with the IRS and statutory agencies. No part of this **Guide** should serve as financial advice. It should also be noted that the local and/or district IRS offices contain taxpayer assistance personnel who are available to assist in completion of tax forms without charge. For further information contact the Sr. V.P. of Operations & CFO at 202.595.3696.*

Dues and Dues Billing System

NAHU provides a very valuable service to the local and state associations through its billing system. Since each chapter sets its own dues it must notify NAHU of any dues changes. All dues changes will take effect on January 1st. The deadline for any dues changes is September 15. To make a change request a form from chapters@nahu.org or pull the form from the website.

The dues and renewal notices are prepared by NAHU and mailed directly to the. The dues statement is prepared by computer and includes the national, state and local dues. **Members may pay the dues amount by monthly bank or credit card draft, or annually by Visa, MasterCard, American Express, or check.** The local and state dues are rebated to the chapter on a monthly basis. Current procedures require all dues be sent to NAHU. Holding local or state dues and forwarding only the NAHU portion will prevent accurate accounting of a member's payment.

NAHU has an automatic monthly direct-deposit membership dues rebate program for the chapters. If your chapter is not signed up for this program, send an email to chapters@nahu.org for the sign up form. To help chapters track of the monthly deposits eCommerce has a report that details the dues information paid for any given month; the report is titled "Dues Report."

Checking Accounts
At the time of the first organizational meeting of a new local or state association, the minutes of the meeting should reflect that a motion was made, seconded and approved authorizing the Treasurer or Secretary/Treasurer to open a checking and/or savings account on behalf of the association. In the motion it should state the name of the bank to be used, which officers are authorized to sign checks or withdrawals from the account and how many signatures are required.

When establishing the account, most banks will ask for a social security number or Federal Employer Identification Number. **Do not give them your personal SSN**. NAHU is a not-for-profit 501(c)(6) Internal Revenue Service-approved association, and a letter to this effect is on file at NAHU headquarters. Follow the instructions listed in the "Financial" section of this guide to obtain your association's IRS number. Always use your association's Federal Employer Identification Number for all association accounts.

Other Financial Issues
NAHU Policy & Procedure 95-05-F "Dissemination of Financial Information to the Membership" requires that certain financial information be provided to state and local chapters on a quarterly basis. This information is to provide the membership with timely and accurate news of the financial condition of their national association. These reports bear a statement of confidentiality and allow for the information to be shared with members, but prohibit any other dissemination of the information they contain.

Have your outgoing Treasurer pass on her information to the newly elected Treasurer. Keeping consistent records is instrumental in helping the new officer understand what needs to be done.

State Laws. Check your state government's website to see if there are any additional requirements.

HEALTH INSURANCE UNDERWRITER MAGAZINE

The official publication of the National Association of Health Underwriters is *Health Insurance Underwriter (HIU)* magazine. It is published 12 times a year and distributed to all NAHU members plus select groups of non-member agents. Its circulation is roughly 30,000 copies each month.

HIU carries news of association activities (national, state and local), important legislative and industry news, plus articles and columns, many of which are sales-oriented. The editor solicits articles for the magazine, especially articles containing specific sales ideas. HIU rarely runs articles that have appeared in other publications. The magazine is prepared well ahead of the month for which it is dated. The deadline for the June issue, for instance, is April 23.

Revenue from paid advertising supports the magazine. Without advertising, the cost of publication would be prohibitive. Regular commercial magazines obtain most of their advertising through ad representatives.

Make it a habit to read your magazine each month. It will keep you up to date on association activities, and it is the best source you can find of health insurance sales ideas you can take right out in the field and turn into commission dollars. Moreover, it is one of the best of all membership recruiting tools

NEW CHAPTER DEVELOPMENT

If there is a location in your state that you think would be a good location for a new chapter there are some basic requirements that need to be accomplished before starting the chartering process. This information plus all the details can be found online in the "Chapter in a Binder" guide or by contacting chapters@nahu.org.

First you need a core group of 15 interested, energetic members. If you can get more that's better. Have a meeting and ask for a leader. Introduce this person to your state membership, professional development and chapter development chairs. The leader will need to recruit a board, at the minimum it should have a president, president-elect, secretary/treasurer, membership chair, and professional development chair. Once these commitments are in place and 15+ members identified call national and get the chartering process started.

CONCLUSION

This guide was written to assist you through what must look like a frightening maze of "challenges and opportunities." If you will read each section and share this information with your board and chairs, it should help provide guidance and information for a variety of items.