National Association of Health Underwriters

LEGISLATIVE CHAIR GUIDEBOOK

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I. Introduction

Congratulations! You have been appointed as your chapter's legislative chairperson, and you may be wondering exactly what you are expected to do. NAHU feels that our chapter legislative chairs have three distinct responsibilities:

- Managing and coordinating the legislative and regulatory activities of your chapter,
- Serving as the link between your chapter members and the other chapters in your state, and
- Serving as the link between your state and the national Government Affairs staff, the Legislative Council, and the national and state boards regarding legislative and regulatory issues of interest to the association.

This guidebook is designed to help you execute your duties as legislative chair effectively, and to help you build a strong supporting team from within your chapter. If you have any questions about the information contained within this guidebook or about the responsibilities associated with your position, please do not hesitate to contact Marcy Buckner, Vice President of Government Affairs, at 202-595-7589 or mbuckner@nahu.org, or any other member of NAHU's government affairs staff or the NAHU Legislative Council.

II. Managing Your Chapter's Government Affairs Activities

While federal health reform has tipped the scales a bit, insurance is primarily regulated at the state level of government, so keeping track of everything going on is a lot of work! The first thing you will need to do is establish a team of people to help you. Having a legislative team in place will ensure a line of succession; no one should be legislative chair for life. Also, it will ensure that important policy decisions are made by a representative group of members, and allow for all work to get done in a timely manner, with no single volunteer shouldering too much of the load.

Every NAHU state legislative chair should build a state legislative committee to develop policy positions for the chapter, plan and execute chapter legislative and regulatory events, manage the chapter's lobbyist, make strategic decisions and oversee grassroots activities. This team should consist of the following individuals:

- State legislative chair
- State legislative vice-chair
- Local chapter legislative chairs
- State president
- State president-elect
- State HUPAC chair
- State PAC chair
- Media chair
- Chapter lobbyist (if applicable).

It is critical to have at least one other state board member on the committee besides the state legislative chair. This ensures that the state board is in touch with what's going on legislatively, provides legitimacy to the committee, and gives the committee an objective member who can make sure that all sides are represented, should a conflict arise.

All state legislative committees should meet at least monthly, even when the state legislature is not in session, because regulatory and media activity can happen at any time. Furthermore, behind the scenes activity can occur when the legislature is not officially in session. States that have a very brief legislative session may need to meet as frequently as every week during the session to keep on top of all developments. State legislative chairs in states with longer sessions may also want to consider convening meetings more frequently if either the chapter or state policymakers are working on a particularly contentious or pressing issue. Every one of these meetings does not need to be held in person; oftentimes teleconferences are sufficient.

Even with regular meetings, sometimes a key development comes up too suddenly for the entire legislative committee to discuss. Therefore, each state should develop a subcommittee that is authorized to make key decisions on an immediate basis. This group could include, for example, the state president, the state legislative chair, the vice-chair and the lobbyist. It is important that there be several people on this committee, including someone with executive authority, so decisions are not made in a vacuum.

The NAHU Legislative Council and Board of Trustees (BOT) have utilized this decision-making format successfully for many years. The national Legislative Council meets monthly to develop policy positions for the association and share information. It includes representatives for all of NAHU's regions, national officers, representatives from the BOT and NAHU's Government Affairs Department staff. The national Legislative Management Team (LMT) consists of the legislative council chair, vice-chair, the NAHU president, the NAHU president-elect, the heads of the Government Affairs Department, and the executive vice president. The LMT meets bi-weekly via teleconference to discuss key strategic decisions.

To help your state legislative committee run more effectively, and to make sure all of the work is both completed and distributed evenly, it is a good idea to assign every member of your committee a specific job. Examples include:

- Monitoring the DOI and other state regulatory bodies, including the Governor's office
- Coordinating the chapter's grassroots activities and political campaign activity
- Planning chapter legislative events, like a Day on the Hill or a Health Insurance 101 briefing
- Developing/maintaining a state PAC
- Developing/maintaining relationships with coalitions and other organizations
- Managing the state lobbyist

It is not necessary for the chapter to create separate positions for each of the jobs mentioned. Instead we recommend assigning these tasks to the people who already comprise the membership of your state Legislative Committee. For example, these might all be good jobs for the local legislative chairs on your committee.

For local legislative chairs, the task of managing the chapter's legislative activities can be approached similarly. The chapter's Legislative Committee structure will probably not need to be as formal as what is required on the state level. However, developing a committee structure and meeting regularly will ensure that local legislative tasks get done. Some examples of roles individuals on a local Legislative Committee could play include:

- Organizing grassroots activity
- Organizing chapter key contacts and an adopt-a-legislator program

- Organizing chapter representation at state and national chapter legislative events (i.e.: Capital Conference, state Day On The Hill)
- Identifying opportunities to engage in local political campaigns
- Local chair for the state PAC
- Local HUPAC chair

III. Speaking With One Voice

One of the most common government affairs problems our chapters face is how to proceed when a state Legislative Committee cannot come to a consensus about how to handle a particular issue. This problem is perfectly natural because not everyone will agree 100 percent on political matters. The NAHU Legislative Council and BOT have developed guidelines on "speaking with one voice" for our chapters to use. Our national Board and Legislative Council are also using these guidelines, and a copy can be found in Appendix D of this manual.

In addition to the guidelines, we feel that one way to pre-empt possible problems is to have the state Board develop a policy and procedure on how policy positions by the state association must be developed and approved. For example, at the national level, if a member of the Legislative Council or BOT feels that NAHU needs to take a position on a specific topic, a working group of three to five members, plus at least one staff person, is appointed to explore it. The working group spends time thoroughly debating the issue, drafts a potential position or report, and then forwards it to the Legislative Council for consideration. Once the Legislative Council has debated it and approved it, the draft position is sent to the BOT for approval. Only after the full BOT votes in the affirmative does the document become an official position of the association.

A state chapter may choose to follow this model, or may elect to simplify or modify it for its own purposes. But, whether you use a modified or simplified process – you need to arrive at a consensus on broad issues. NAHU positions are not normally about specific bills, but rather about broad policy issues, in order to help keep them current. At the national level, our position papers state things like "NAHU supports high-risk health insurance pools," and not, "We oppose H.R. XXX." However, since things may move more quickly at the state level, your chapter may decide that it would be more expedient to take positions on specific measures as they arise.

Once you have determined your chapter's procedures for policy positions, encourage a healthy debate within the chapter on all issues, even over ones that don't seem to be controversial. Examining all the issues from all sides not only will help you determine if there may be any hidden conflicts within the chapter, but it will also help your chapter understand the issues better, including where your opponents may be coming from.

When you and your chapter members are debating the issues, it is okay, and even healthy, to disagree in private. But once your committee and the full chapter Board approve a policy position, do not continue to debate the position or lobby for a change within your Board or outside the Board. Failing to present a unified front is confusing to other chapter members and it can make your organization seem unprofessional and disorganized to policymakers.

Finally, if you and your chapter are having a problem along these lines, please do not hesitate to talk to members of the legislative council or the NAHU government affairs staff. Other states may have experienced the same problem, and we might have an idea that could work for you. Also, the issue might not be as black and white as it seems. We might be able to find a middle ground that you did not already recognize.

As a last resort, some issues may be so contentious that consensus is not possible. In that event, your team must determine that should the issue arise you can afford to remain silent on it. Your organization cannot have two messages on one issue. If the issue is too important to remain silent, then you must begin anew in an attempt to find a middle ground.

IV. Communicating With Your Chapter

One of the most important responsibilities that state and local legislative chairs have is keeping the general membership of their chapters informed and interested about legislative and regulatory matters. One easy way to do this is to give a brief (5 to 10 minute) legislative report to the membership during each meeting. Make sure that you do not just run through a list of bills during your report. Instead try to engage members in a conversation about the policy issues at hand. Some things you could try to cover during monthly legislative reports include:

- Federal legislative activity (information can be obtained from national staff, the NAHU website or the *Washington Update*,)
- State political activity and examples of other states that may be experiencing similar issues (information can be obtained from the state lobbyist, national staff, regional teleconferences and the *State Legislative Update*)
- State and Local Political Campaigns of interest
- Broad policy issues of interest to the association, such as high-risk pools, or the uninsured;(information can be obtained from NAHU staff, regional teleconferences, the *NAHU HealthCare Happy Hour* podcast, and the NAHU website)
- National and state legislative events like Capital Conference and the state Day on the Hill;
- Changes to the NAHU website, including the Compliance Corner on the NAHU website
- Operation Shout! alerts

Another way to keep members engaged in legislative activities is to focus at least one meeting a year on legislative education. Contact NAHU to get training on our federal issues power point presentation. It's always up-to-date, and this one-hour presentation makes an ideal CE class. We can help you make the presentation fit your time needs and answer any questions you may have so that you feel comfortable delivering it. You could also talk about state issues of interest during this meeting, or ask NAHU staff for help in developing a presentation about ways your chapter could increase its grassroots participation through Operation Shout! and other means.

Polling your membership on their opinions about hot issues helps to keep people involved and ensures that the association's views are reflective of all of its members. You can survey your members about the issues, and make sure that you share the results with the other members of your state Legislative Committee, the NAHU staff, and your regional legislative chair.

You can also help get your general chapter members interested by encouraging every state member to adopt a legislator, or by finding out what grasstop contacts your members already have. Grasstops are when someone has a personal relationship, such as a college roommate or golfing partner, with a policymaker that can be contacted when needed. You'll be surprised to learn whom some of our members know and what relationships they possess. A sample for you to use is included in Appendix E of this book. Make sure you keep national informed about what you find out.

Finally, encourage all new members to get involved with the Legislative Committee. This is a great way to welcome new members into the organization and make them feel useful. It also helps you build your supply of active and informed members who might be willing to take over the leadership of the Legislative Committee in future years.

V. Planning Chapter Legislative Events

Planning legislative events for your chapter is another key responsibility of the legislative chair and the members of a state chapter Legislative Committee. In some chapters, planning for such events is coordinated with the education chair or program committee chair. Two events each state chapter should strongly consider hosting each year are a "Day on the Hill" and a Health Insurance 101 briefing. Some chapters have also invited legislators and regulators to experience a day in the life of an insurance broker. Inviting officials into a broker's office lets them see first-hand the scope of a producer's practice.

Day on the Hill

If your state is not hosting a Day on the Hill in your capital every year, you should be. This is an easy way to get your members fired up about legislative issues, make your presence known in the state capital and establish yourselves as a resource to legislators and staff. One of the easiest ways to do it is to mimic the structure of NAHU's Capital Conference, with a combination of speakers, lobbying of legislators and a reception or other social function.

Some things to keep in mind when organizing your event:

- Use Operation Shout! to let legislators know you will be coming to the capitol. Personal notes or invitations to legislators from members in their districts can also be effective.
- Pick the venue and the date and time carefully. You will want a location that is easily accessible and convenient for both your members and high profile speakers. You also will want a date and time that ensures maximum attendance by members. At the same time, you also need a date and time when the legislature is likely to be in session and that is convenient for legislators and takes into consideration their busy schedules.
- Combine Day on the Hill with other agent groups or other coalition partners to ensure greater attendance and more focus on their issues.
- Follow your state's protocols for scheduling lobbying visits. Make sure that the legislators in your state have the space needed to handle office visits before scheduling them, and do not schedule appointment times during committee hearings, votes, etc.
- Make sure all of your members are properly prepared for their lobbying visits. Brief them ahead of time and prepare talking points and informational materials for them to leave behind. It may be worthwhile to have a briefing for your members just before you go to the capitol building explaining protocol and issues that are to be addressed. Remind them that this is the time to "speak with one voice" about the issues that the state legislative committee has agreed upon and not the time to air their own views.
- Invite speakers well in advance and be flexible about schedules.
- Work with NAHU's media relations department to get media coverage of your event.

- Plan a social event; it is a great way to conclude a meeting, reward your membership for participating, and show your appreciation to legislators and their staff. But make sure you are very cognizant about gift rules in your state when planning the event. You don't want to host an event that would be ethically difficult for legislators and their staff to attend.

Health Insurance 101 Briefings
A great way to establish chapters as a resource for legislators, legislative staff, the media, and other groups is to host a Health Insurance 101 briefing at or near the Capitol. A good time to do this is just before the legislative session starts or soon after an election to inform new legislators about your industry and your issues. You can also host a briefing as part of your Day on the Hill.

Legislators are generalists, as are reporters. Most of them only understand the very basics of private health insurance. Providing a briefing that explains in layman's terms how health insurance markets work, including the way they work in other states that are regulated differently than your own (i.e., community rating, medical underwriting or risk pools) can be very effective. Many of your clients are confused about health reform and how it will be implemented in the states – so are legislators! Furthermore, inviting the press not only could get you positive coverage of your event, but it could also help improve the content of future articles.

Visits to Producer Offices
Health Insurance 101 explains the "what" of insurance. Visits to producer offices provide more of the "how." Chapters that have added this perspective have selected larger and smaller offices as locations to visit. The on-site visit should include a brief presentation on the various roles and duties of the producer(s) and office staff. Topics to address include: sales, service, licensing and compensation.

Several NAHU chapters host successful briefings like this every year. NAHU can provide you with examples of materials and presentations, as well as contact information for chapters who have organized similar events in the past.

VI. State Chapter Lobbyists

Since the vast majority of NAHU members already have very demanding, full-time careers selling insurance, it can be very difficult to find a volunteer that can devote complete attention to advancing a chapter's agenda in the state capital. A professional lobbyist can provide a very valuable service to a state chapter by filling that void. In addition, a professional advocate will understand the intricacies of the state's legislative and regulatory processes, have an extensive network of legislative and regulatory contacts, and be able to assist with coalition building in ways that would be difficult for volunteers working on their own to achieve. NAHU strongly recommends that each state chapter hire a professional lobbyist. If your state cannot afford a lobbyist of your own, consider partnering with other producer organizations or organizations with similar views to split the costs. If this avenue is pursued, it is critical that conflicts of interest be disclosed, and that procedures to deal with any conflict of interest be clearly understood and agreed upon.

If you have hired a professional lobbyist, the information in this section will help you make sure that your chapter is managing its representation effectively.

When hiring a professional lobbyist for your chapter, it's imperative to find one who is a good fit. Ideally this is a relationship that will be serving your chapter for years to come, so making the right decision is crucial. Some items to keep in mind when searching for professional legislative representation consider:

- *Experience.* Does the individual or firm have experience working on health insurance issues? What about representing insurance agents, brokers and/or small business owners?
- *Contacts and Reputation*. Does the individual or firm have extensive contacts in the state capitol, and are the contacts a good match for the needs and objectives of your chapter? What do other people and groups you respect think of this advocate?
- *Regulatory and Legislative Knowledge.* Health insurance is not just affected by legislation. Insurance regulators play a critical role in our field as well. As such, it's crucial that you find an advocate who has the ability to monitor and influence both the legislative and the regulatory processes in your state.
- *Other Clients.* It's very important to review which other groups a lobbyist represents and determine how the lobbyist handles potential conflicts of interest between clients. You may want to think carefully about hiring a lobbyist who also represents providers, PEOs, trial lawyers, health plans, or any other organization with which your interests may potentially conflict.
- *Political Background.* You should definitely consider how the individual or firm's political views match up not only with the needs and interests of the chapter, but also with the current political climate in your state. It's a two-party system, and the party your chapter identifies with most closely may not always be the one running the show in your state. It's important to find a representative who can work on both sides of the aisle to advance your chapter's agenda.
- *Record of Success.* A proven track record of getting things done is critical.
- *Size and Location of Firm*. You don't necessarily need to hire the biggest firm on the block, but do make sure that whomever you hire has the resources to get the job done. You also want to make sure that whomever you hire has easy access to the state capitol. In most states showing your face every day counts for a lot, so you want a lobbyist who can always "be there" for you. Also, close proximity to the capitol means no travel fees for the association.
- *Comfort Level.* Perhaps the most important factor in choosing a lobbyist is the comfort level the chapter feels with the individual or firm. The most effective lobbyists work hand-in-hand with their clients. You will want to seek out a representative who welcomes client input and involvement and always includes you in critical decisions.

Like most things, the best way to find an excellent lobbyist is through word of mouth. Ask other agent groups, health plans, business groups and other coalition partners whom they use and if they have any recommendations. If you have strong ties with any legislators and or regulators, you might also want to ask them who they think the most effective advocates are in the state. The NAHU government affairs department may also be able to provide you with some suggestions.

In addition to seeking recommendations from others, keep in mind that many law firms, association management organizations, political consultants and public relations firms located around the state capital have government affairs practices. Also, some NAHU chapters have had great success hiring current or former members with strong legislative and regulatory ties to represent them on a professional basis.

When developing a request for lobbying proposals, you will want to include background information about the association and the issues you wish to monitor and advance. Some questions you might want to consider, including in your solicitation, are:

- What is your legislative background?
- Have you worked in the legislature?
- How are you connected to the legislative process?
- What is your background working with executive branch agencies?
- How are you connected to the insurance regulatory process?
- Who do you currently represent?
- Do you include non-conflict clauses in your client contract agreements?
- How do you handle potential conflicts between clients?
- What experience do you have working on health insurance related issues, small-employer issues or insurance-producer issues?
- What are some of your greatest legislative successes? Please provide specific examples of proactive initiatives (i.e., getting legislation introduced and passed on behalf of a client) and reactive campaigns (i.e., preventing the passage of a measure that a client opposed).
- Please provide some examples of cases when you were not successful in achieving a client's interests.
- Why do you want to represent us? Please explain why you feel that your firm would be a good match for our association.
- Please explain your procedures and philosophy for communicating with clients.
- What is your fee structure?

It's always a good idea to interview several candidates, even if the chapter has a clear favorite in mind. The lobbyist will be a key employee of the association, and it is not smart to hire a key employee without at least one job interview. Interviews will help you determine your comfort level with each candidate and help you assess whether or not his or her style of representation will fit your chapter's needs. Furthermore, keeping the selection process competitive will also help your chapter when it comes to fee negotiations.

The primary reason a NAHU chapter decides not to retain a professional lobbyist is cost. While hiring a lobbyist is a serious financial commitment for any chapter, lobbying expenditures need not be cost-prohibitive. Many NAHU chapters have found creative methods for financing their lobbyists. One chapter provides its representative with all of his firm's employee benefits (health, life, dental, long-term care, disability, 401K administration, Section 125 plan, COBRA and HIPAA administration) in exchange for services. Other chapters share their lobbyists with other agent groups as a way of reducing costs. Some states have started out with minimal contracts (i.e., bill monitoring only or services for only one specific issue of interest) and have increased their levels of service as chapter funds grew. Many chapters dedicate the profits of special events (i.e., golf tournaments, auctions, COBRA and HIPAA compliance seminars) toward lobbying fees. Others have each local chapter in the state contribute toward the cost of a lobbyist.

If you are uncertain whether or not your state chapter can afford to hire professional representation, please contact the NAHU Government Affairs Department to discuss. We may be able to help you devise a funding plan. Also, in certain extreme circumstances, NAHU State Legislative Defense Fund monies may be available for lobbying expenditures (see Chapter IX for more information and Appendix C for a sample application).

Once you select a lobbyist, you will need to enter into a representation agreement. Some things such a contract should include are:

- *Service Expectations.* You will need to clearly define in any lobbying contract the services you expect your representative to provide. Examples of such services include:
    - Lobbying members of the legislature and representing your association before all state agencies regarding all issues of interest to health insurance agents and brokers.
    - Reviewing all pending legislation and regulations that have the potential to impact health insurance producers and communicating the details of those measures to the chapter.
    - Attending relevant hearings, coalition meetings, regulatory sessions, etc. and reporting outcomes to the chapter.
    - Identifying opportunities for chapter members to present testimony to the legislature and regulatory agencies.
    - Drafting legislation, issue papers, and correspondence with legislators and regulators.
    - Organizing a lobbying day at the state capitol.
- *Communication Methods.* Be sure to specify how you expect your lobbyist to communicate with your chapter. For example, you should indicate who the representative's main point of contact within the chapter will be (i.e., state president, state legislative chair), the frequency and types of reports the lobbyist will provide the chapter (i.e., daily, weekly or monthly, written newsletter, email updates, etc.). You should also specify if you expect your lobbyist to attend or give presentations at certain chapter events (i.e., Day on the Hill, sales symposium). Furthermore, you should clearly identify a structure by which your lobbyist will consult with chapter leaders to make decisions and plan a strategy on critical issues (i.e., weekly conference calls with the state Legislative Committee during the legislative session).
- *Compensation.* Your contract should clearly specify a fee and payment plan for services rendered. Some lobbyists will request that their entire retainer be paid in a lump sum prior to the beginning of a legislative session. Others may accept a monthly payment. Negotiating a monthly payment schedule may be wise because a chapter would have little recourse against a lobbyist it was dissatisfied with if they had paid his or her entire fee up front. Also, in addition to their general fee, many lobbyists will bill clients for direct expenditures incurred during the performance of contract services (i.e., postage, telephone charges and reasonable travel expenses). If your lobbyist does bill for such charges, it may be wise for a chapter to stipulate that any direct expenditures in excess of a specified amount (i.e., $100) be approved by a designated chapter contact. In any case, make sure a fee structure is clearly defined in any contract to prevent surprise charges on your bill. If you will be charged on an hourly basis it becomes even more imperative to identify who is the contact for your organization. You don't want just anyone calling the lobbyist and running up a sizeable bill without authorization.

Once you retain a professional lobbyist, your chapter will need to devote significant time to educating your representative about the role health insurance producers' play within the health insurance industry. You will also need to cover the public policy issues of interest to your membership and the legislative and regulatory goals and objectives of your chapter. Your lobbyist needs to understand what your members do and how they feel about the issues in order to represent you effectively. You should review all issues with your lobbyist thoroughly on at least an annual basis.

Each state chapter needs to develop a formal process for managing its lobbyist and staying engaged in the legislative process. Lobbying expenses often represent a huge portion of the state chapter's budget, and it would not be responsible to spend such a large sum of chapter funds on a service without having a group to manage the expenditure. Ideally, your chapter will have developed a state legislative committee and a state legislative management team to handle this task. Even if your chapter has used the same lobbyist for years and is very happy with the representation, it is a good idea to review his or her contract and the services being provided annually to make sure that all parties involved are satisfied.

VII. Reaching Out to Others

It should be the goal of every legislative chair and state legislative committee to make sure that their chapter is as influential on the state's political scene as possible. An important way to gain influence in your state is to build coalitions and join coalitions that are already out there. In virtually every state there are existing coalitions (some formal and some much less so) that work on policy issues of interest to NAHU. Your chapter *NEEDS* to be a part of all of these groups and coalitions. Examples include coalitions of agent groups, health care coalitions, health insurance coalitions, carrier groups and business groups.

Attending the meetings and functions of coalition groups, even if you do not agree with all of their issues or if their current focus doesn't always seem to be completely on target, is crucial. First of all, simply being seen at these events establishes your organization's presence. Second, you can glean all sorts of powerful information while in attendance, and third, you never know where your friends and allies are going to come from and when you are going to need them. An effective lobbyist can help you to gain access to these coalitions or form them if they do not already exist.

One of the best ways to achieve legislative objectives is through your work with coalitions and other industry colleagues. You will find that others within these coalitions will appreciate what you bring to the relationship, including:

- A unique knowledge of the health insurance marketplace, including an understanding of what consumers want, the underwriting process, the perspective of the small business owner, and the economic realities of health insurance markets. No other group has all of that knowledge at its fingertips.
- Access to true health insurance rates for all products and carriers.
- Excellent presentation and sales skills.
- An ability to readily mobilize our membership and our clients.

Another thing NAHU chapters can do to gain influence is to be proactive. Legislators and regulators hear "no, no, no" from other organizations and constituents all the time. Also, many groups get wrapped up in being responsive to other people's proposals and forget to advance their own positive agenda. It's amazing how receptive policymakers can be to a positive voice. Try to establish your association as a positive force for private health insurance market solutions. Things you can do:

- Listen to everyone's ideas. Even if you think they sound crazy right off the bat, don't immediately go on the defensive. Look for areas of common ground and ways in which you can work together or modify proposals to make them more palatable.
- Volunteer to serve as a resource for anyone who needs help. Examples of things you can provide include information on what other states are doing or what's going on in DC (ask

NAHU staff), market information, rate information, grassroots support, and your client's perspective.

- Ask legislators and key regulators how you could best help them.
- Provide reliable, accurate information in a timely manner.
- Try to broker compromises among coalition partners.
- Keep your seat at the table if at all possible.
- During every session, try to advance at least one positive bill created by your chapter. The NAHU staff can help you draft legislation and come up with ideas for projects (i.e., LTC partnership, CE requirements, market reforms).

VIII. Grassroots Activity

NAHU chapters can really build their influence within a state by accessing our membership's vast grassroots capabilities. Ways to do this include taking advantage of Operation Shout!, building a state level grassroots network/key contact program, determining who in your chapter has grasstop connections, and attending town hall and in-district meetings.

Taking Advantage of Operation Shout!
Operation Shout! is NAHU's premier grassroots tool for members. To access it, go to www.nahu.org and either click on the "Advocacy" tab on the home page, click on "Operate Shout!" from the drop-down list, and then scroll down to click on "Operation Shout! Website" and then page will open in a new tab.
Most of our members only use Operation Shout! to send email messages to state and federal legislators, usually when they are prompted to do so by a legislative alert. However, Operation Shout! has other features you and your membership might not know about, such as:

- Political background information on state and federal elected officials
- Links to federal and state government websites
- Local media contact information
- Legislator voting records
- Summaries of key federal bills
- Election information
- Voter registration
- A sign-up for weekly e-mails on how your representatives vote

As a legislative chair, it's a good idea to become completely familiar with the Operation Shout! system so that you can answer questions and help others. We encourage you to consider doing an Operation Shout! training session for your members during a chapter meeting. NAHU has a pre-made one-hour training session, and we are available to help via a Web teleconference or train-the-trainer. Also, as a legislative chair, set a good example and answer all state and federal action alerts! They take only minutes of your time and the impact is HUGE!

State legislative chairs are also strongly encouraged to take advantage of Operation Shout! for grassroots action on state regulatory and legislative matters. Using Operation Shout! to send out state alerts is probably the most under-utilized tool that NAHU provides to state legislative chairs. Many states have their own system of emailing, faxing or calling their members to let them know they need to contact their legislators. Operations Shout! can not only be a more efficient way of accomplishing that same task, but it also has many other advantages that can help your chapter. Some advantages of using state-based Operation Shout! for your chapter's grassroots efforts include:

- The ability to customize who you would like to receive the responses (i.e., members of the Senate, members of a specific committee, members of a specific party).
- The ability to contact executive branch officials too (i.e., the governor, the insurance commissioner).
- The involvement of NAHU's legislative staff. We can help you draft your letters and legislative alerts and provide advice if needed.
- Customization of e-mail alerts so that they appear to be coming from anyone you designate (i.e., state chapter president, your lobbyist).
- The ability to track your chapter's responses. This will help you:
    - Know which members of your chapter have responded (particularly helpful if you need to target specific legislators);
    - Qualify for the Triple Crown Program; and
    - Use the data for other award submissions (i.e., Landmark and Pacesetter).

In addition to using Operation Shout! to communicate with policymakers about specific bills, some chapters have had great success using Operation Shout! in less traditional ways. For example:

- At the beginning of the legislative session, you could have your membership send letters to their representatives to let them know who NAHU members are, what our areas of expertise are, and how we would like to serve as a resource.
- You could use Operation Shout! to invite legislators to your state Day on the Hill.
- You can use the service to solicit survey responses from members.
- You could design alerts for clients to send to their legislators then have your membership direct their clients to the Operation Shout! site

To ensure that a state-based Operation Shout! is really what the state chapter wants, only certain people can request one from national. People who can order a state-based Operation Shout! are the state president, the state legislative chair and/or the chapter's contract lobbyist. To order one, contact NAHU's Legislative Department. States can either prepare their own action alert and sample letters or ask NAHU staff to help prepare them. The process generally takes only a few hours, even less if the letter and alert are pre-made by the chapter. To create a state-based Operation Shout! you or the NAHU staff will need to develop an alert letter to go out to the membership, as well as at least one letter that chapter members can send to their legislators. Once these are created and approved, the NAHU staff will post the letter(s) on the Operation Shout! site for your state and send out the action alert to your entire membership. When possible, request an Operation Shout! at least one day before you wish to send it. This ensures that the messages are clearly written and ready to go when you hit send. And remember, this tool can be used too often – then it will lose its impact. So, use it when you want a big impact!

Building a State Grassroots Network/Key Contact Program

As a legislative chair, you have a very vast grassroots network at your disposal—your entire membership, many of whom are small business owners, as well as all of their clients. The trick is to know how to mobilize and organize it. In addition to using Operation Shout! to reach legislators, you should also try to get members of your chapter to "adopt" legislators and serve as their "key contacts." Ideally, you should have at least one key contact for every legislator in your state.

The first step to building a state grassroots network is to identify all of the members of your state chapter (look beyond the state Legislative Committee and appeal to all members) who are willing to serve as key contacts. Next, identify where they live and in what district, where their place of work is and its district, any grasstops connections and their areas of sales expertise. For example, you need to know who all of your LTC experts are if you are working on a partnership bill. Then, match these individuals up with their legislators. If a person owns a business in one district and lives in another, then they are the constituents of both representatives.

Once you have your basic chart of key contacts completed, you will want to identify which of your members live in the "priority" districts in your state. These are the districts represented by party leaders and key committee chairmen. Even if you have holes in the rest of your state key contact chart, make sure that these individuals are covered by people who are willing to give them the extra attention they deserve. Something to keep in mind: when the NRA, one of the most powerful state lobbying groups of all time, works an issue in a state, they concentrate almost all of their efforts on the top two to three leaders in each House. Once those people have agreed to support them, the rest of the legislators almost always fall in line.

Once you've got all of the data collected and organized (an excellent job for the grassroots chair on the state Legislative Committee), it's time to put the data to work! You need to make sure that every person who agrees to serve as a key contact remains energized and understands our legislative priorities. In addition, you need to know how to mobilize these people. Ways to mobilize them include:

- Individually training these individuals on the use of Operation Shout! You can have them send letters of introduction to their assigned legislators.
- Using your key contact list to send state-based Operation Shouts!
- Organizing in-district meetings to utilize these individuals.
- Having them serve as team leaders at state Days on the Hill.
- Encouraging them to volunteer on the officials' campaign or attend a fundraiser.

Building Grassroots and Grasstop Networks

Grasstops are those people who have a more personal connection with an elected official (i.e., the Assembly Speaker is your next-door neighbor; you have supported your Congressman since he ran for dog catcher in your home-town 30 years ago; you are married to the state insurance commissioner).

Sometimes NAHU or the state legislative committee needs to act quickly on a particular piece of legislation, and having the ability to contact members who "really know" their elected officials at a moment's notice can come in very handy. Each legislative chair needs to make it a priority to develop an up-to-date list of members who have a personal connection with a member of Congress, governor, state legislator, or insurance commissioner, and share this list with the NAHU staff. A sample form to use for this task is located in Appendix D.

To get up to the grasstop level, you have to start with grassroots contact, which means individual communication with your elected officials. In addition to using Operation Shout! to send messages and attending legislative meetings, the state legislative committee should be encouraging the state chapter members to engage in other forms of grassroots activity. Some examples include:

- Attending local functions where elected officials will be and introducing yourself
- Volunteering for town board and committees
- Becoming active in local party politics by volunteering your time, attending fundraisers, making phone calls, etc.

Town Hall Meetings
Legislators, especially federal legislators, frequently arrange town hall meetings when they are out-of-session and back home in their districts to get their constituent's feedback on key issues. The state legislative committee should monitor these meetings to make sure that NAHU members are invited and attend. Invitations are normally sent out to all constituents or to constituents in certain interest groups (i.e., seniors). NAHU staff may contact you regarding upcoming town hall meetings as well.

If you do have members of your chapter attend a town hall meeting, encourage them to:

- Bring colleagues or clients to the meeting
- Prepare questions ahead of time
- Follow-up with a letter or e-mail
- Let NAHU know that you attended the town hall meeting
- Provide feedback to your legislative committee or report on their observations at the next chapter meeting.

In-District Meetings
Meeting with your legislators (both state and federal) when they are out-of-session and home in the district can be a great way to make contact. NAHU's coalition partners frequently arrange federal in-district meetings with key Members of Congress on specific topics. NAHU government affairs staff may call on you to participate. NAHU members are always cited as very valuable inclusions for in-district meetings because not only are our members articulate, knowledgeable, and used to giving presentations, but they also bring a unique perspective to the table. Many are small-business owners themselves, and they can all bring the perspective of their business-owning clients to the table.

Remember that legislative staff also has considerable influence on a legislator. Identify district office staffers and offer to serve as a resource to them. They are often trying to find solutions to constituent problems and, if you can help, you become a hero to them.

The state legislative committees may want to arrange their own meetings on specific issues or with specific representatives. This can be a very effective way of making personal contact, directing a legislator's attention to a key issue and explaining why it's important to the state, and establishing you and your chapter as a resource. If your legislative committee is planning its own in-district meetings, you should:

- Send a letter, call or e-mail requesting a meeting.
- Invite colleagues and clients to attend the meeting!
- Meet in advance to review the presentation.
- Identify yourself immediately by name, business and hometown. Remember: ALL POLITICS IS LOCAL!
- Focus the discussion on the issue and its impact on your business, your clients and the community!
- Leave behind written materials.
- Thank the legislator and his or her staff.

IX. State Legislative Defense Fund

NAHU knows that a chapter's government affairs efforts can represent one of its most significant expenses. We also know that, on occasion, political events can transpire in a state that may require chapters to spend an extraordinary amount on legislative matters. To help assist chapters that have an ***urgent and unforeseen*** need for financial assistance due to an emergency legislative situation, the NAHU BOT created the State Legislative Defense Fund (SLDF).

SLDF monies can be disbursed to chapters in the form of a grant, an interest-free loan or combination thereof. SLDF grants to chapters generally do not exceed $10,000, and grants in larger amounts must be approved by a 75% vote of NAHU's Board of Trustees (BOT). Also, the NAHU BOT will require all SLDF grant and/or loan recipients to provide the association with monthly progress reports regarding the legislative effort for which SLDF funds are provided.

To receive SLDF monies, the leadership of a state NAHU affiliate must complete the approved SLDF application and checklist. Sample copies of the application and checklist are included in Appendix C and can also be found on the NAHU website. This application is to be completed by the NAHU chapter that is applying for funds in cooperation with the NAHU state affairs director for your region and your regional legislative chair. A completed application must be approved by a 2/3 vote of the state chapter's board if the state chapter making the application has a functional board in place. Completed application must include documentation of the state board's approval as well as copies of the chapter's most recent financial statements and balance sheet. Copies of the application should be submitted to the NAHU government affairs staff person assigned to your state, the appropriate regional legislative chair and the appropriate regional vice president. Once they have reviewed the application, they will submit copies to the NAHU Legislative Management Team for review and the NAHU BOT for approval.

NAHU recommends that a chapter work with their NAHU State Affairs Director to complete the application thoroughly, as it is all the documentation the BOT will have in making its decision. In addition, we suggest that you involve your regional legislative chair and the regional vice president. Their recommendations will have a great deal of weight with the Board and they can help ensure that you include all of the needed information on your application.

When completing your application, please note that the approval process for a SLDF application can take several weeks, as the NAHU BOT meets monthly. A BOT meeting schedule is included on the last page of the sample application. However, we recognize that in certain cases, an expedited review may be necessary. If you would like to request an expedited review, or if you have any other questions about this application process, please contact the NAHU staff member assigned to your state.

X. HUPAC and State Political Action Committees

The Health Underwriters Political Action Committee (HUPAC) is NAHU's national political action committee. Since NAHU and similar organizations are prohibited from making political contributions, HUPAC was created to allow contributors to combine their financial support to candidates to achieve maximum effect. HUPAC is a separate entity from NAHU, with its own Board of Trustees and governance structure. Regional, state and local HUPAC chairs are responsible for fundraising for NAHU's political action committee, educating our members about the need for HUPAC and recommending candidates for contributions.

Serving as a HUPAC chair and as a chapter legislative chair are two entirely separate jobs. However, the two jobs are interconnected because they both involve our association's legislative resources, and the HUPAC chair and the legislative chair need to keep in close contact. Legislative chairs should have a working knowledge of HUPAC and the HUPAC chair should have a voice on the state legislative committee. Within the state legislative committee, the HUPAC chair should**:**

- Provide a monthly update to the committee regarding HUPAC's fundraising efforts, upcoming events, chapter contribution levels, recent distributions, etc.
- Work with the committee to develop contribution recommendations, particularly for local candidates who may be familiar to the chapter due to their legislative work, but not necessarily to national (i.e., a state legislator you have worked closely with on a rating reform project is now running for Congress).
- Coordinate with the state PAC chair to ensure that each other's fundraising goals do not conflict.

In addition to HUPAC, many NAHU chapters decide they should form a state political action committee in order to donate to state candidates. State political action committees are regulated by each state, and not by the federal elections commission. As a result, the individual state rules for creating and maintaining a state PAC vary considerably. Creating and maintaining a state PAC can be a lot of work, and the state legislative chair has a lot of other responsibilities. Ideally, the state PAC chair, the state HUPAC chair and the state legislative chair should be separate jobs! However, the state PAC chair should also be a voting member of the state Legislative Committee. The role of the state PAC chair on the committee should be:

- Provide regular updates to the committee regarding the PAC's fundraising efforts, upcoming events, chapter contribution levels, recent distributions, etc.
- Coordinate PAC events with state Legislative Committee activities (i.e.: fundraising golf outing prior to the state Day on the Hill).
- Coordinate state PAC donations with the chapter's state legislative interests (i.e.: hosting a fundraiser for the sponsor of a chapter's high-risk pool bill).
- Coordinate with the HUPAC chair to ensure that each other's fundraising goals do not conflict.

If a state chapter does not have a political action committee, the state legislative committee should give serious consideration to starting one. We recommend creating a three to five person PAC sub-committee to explore the idea and the requirements involved. Creating a committee structure to run the PAC allows each member to master the components of the state PAC responsibilities. Additionally, committee members can prepare to serve as the PAC's Board of Trustees.

Once committee members are appointed, members should determine the state agency that regulates PAC's (i.e., state board of elections, the office of the Secretary of State, etc.) Then the committee should obtain appropriate state legislation, regulations and any official guidance available. The committee members will need to develop an understanding of what the state rules are for basic PAC functions and make sure that your state's PAC is compliant. Examples of items you need to be aware of include:

- The rules regarding the people the PAC can solicit for funds
- Rules surrounding solicitation
- Rules for depositing funds collected
- Rules for disbursing funds to candidates
- Record-keeping requirements for funds collected and disbursed
- State reporting procedures

If your chapter is in the process of creating a state PAC, ask questions! Your lobbyist is probably a good source of information on creating and maintaining a state PAC. Also, contact NAHU staff, or other state chapters that may have an established PAC. However, the definitive source will always be the state office with oversight. Since the PAC will be legally accountable for its own affairs, taking questions to the appropriate state office is extremely important.

XI. Capitol Conference

NAHU hosts a Capitol Conference in Washington, D.C. every year for its members. The event is comprised of educational training sessions, legislative updates from the NAHU staff, speakers representing the congressional and executive branches of government, direct lobbying on Capitol Hill and a closing reception. Leading your state's delegation to the conference, making sure that your member attendees are prepared and energized for the event, and organizing your state's lobbying visits, so that your chapter makes the most out of its time in Washington, DC, are all key responsibilities of the legislative chair.

It's the legislative chair's responsibility to make sure that their delegation has scheduled appointments with all of their Members of Congress, and there is much more to that task than simply making a list and calling some offices to set up appointments. Legislative chairs can do the following to make sure their delegations have successful lobbying visits on Capitol Hill:

- Make sure that every office is covered and at least one member from that Congressional district is present
- Make sure that any Members of Congress from your state who holds "key" committee or leadership positions will be covered by an effective team.
- If you think one of your visits is particularly important to NAHU's agenda, ask one of our staff lobbyists to come along.
- Develop teams of members to handle the visits. These teams shouldn't be too large (three to six members is perfect) and one person should be designated as the discussion leader.
- Designate one person from each team to fill out the NAHU debriefing form and one person to maintain follow-up contact with the office and send a thank-you note.
- Brief all of the members of your team before you go to make sure they are "on message."

In addition to coordinating those lobbying visits, legislative chairs should:

- Make sure your state's delegation stays energized, attends all presentations and events, and is properly briefed on both the issues and lobbying etiquette before they arrive in DC. National has offered a webinar in advance of Capitol Conference that covers many of these issues.
- Make sure first-timers enjoy themselves and harness the enthusiasm they bring to your group.

- Make your delegation aware of events such as the Capitol Club luncheon and how to qualify, the HUPAC fundraiser, etc.
- Make sure someone from your state is taking pictures and notes for follow-up press releases, chapter publications and award submissions.
- Make sure members of your chapter follow-up with the legislators and congressional staff that are present.

XII. Serving as the Link Between Your State Chapter and National

As Legislative Chair you serve as the primary link between your state and the NAHU government affairs staff. It's the legislative chair's job to disseminate legislative information provided by national back down to the state Board, the State Legislative Committee, local chapters and the rank and file membership. The other big part of this job, which is just as important, is communicating the feelings of your members about policy issues back to national and keeping us informed and involved in legislative and regulatory activities going on in your state.

For state legislative chairs, the most important way you can communicate with national is faithfully attending monthly regional legislative teleconferences. Your participation in these teleconferences gives your regional legislative chair and the NAHU legislative staff a clearer picture as to what is going on in your state and how they can help. In addition, participating allows you to share information and resources with other states in your region. It also allows national to share important information about what is going on both in the organization and in Washington. Each teleconference includes time for issue discussions, so that you can communicate the feelings of your members about specific policy issues to your representative on the Legislative Council during the teleconference too. If you cannot attend one of these sessions, you should have someone attend on your behalf. In fact, it may be worthwhile having your vice-chair regularly attend along with you so if one or the other of you misses a call there will always be someone from your state who understands the issues that have been discussed during previous calls. A schedule of these teleconferences is included in Appendix B of this manual.

The other way to serve as your chapter's link, which applies to both local and state legislative chairs, is to keep in regular contact with the NAHU Government affairs staff person assigned to your state. This communication allows national to develop materials (i.e., comparisons of all state laws relative to a particular issue) that might be of assistance to you, direct you to resources, help you build coalitions, and help us follow-up on your issues when we come in to contact with state officials, coalition partners and other interested parties at national meetings and other events. An easy way to keep national informed about what is going on in your chapter legislatively is to simply include your regional legislative chair and the national legislative staff person assigned to your state on the e-mail distribution list for your chapter's Legislative Committee. You may also want to invite them to participate on your teleconferences, if applicable. The government affairs staff person assigned to your state will also check in with you frequently to touch base.

XIII. National Resources for Legislative Chairs

To help legislative chairs with their duties, NAHU has developed plenty of resource materials. The most widely used source of information for legislative chairs, policymakers and other interested parties is the NAHU website. There you can access the following information:

- *Issues*—An in-depth review of all policy issues that are a priority to the association. Information includes an overview of each issue, NAHU's position, opposing views and resource materials related to each topic.
- *Charts and Analyses*—Copies of charts and analyses prepared by NAHU staff that compare different federal bills, state-level requirements, etc.
- *Grassroots Information*—Connections to Operation Shout! and information about other grassroots activities members can do.
- *Position Statements*—NAHU's official position statements on issues, as approved by the NAHU BOT.
- *Chapter Resources*—Information for legislative chairs, such as training PowerPoints, chapter management guidelines, awards materials, this manual and more.
- *Meetings Information*—In-depth information about upcoming regional meetings, Capitol Conference and Annual Convention.
- *www.hupac.org*—Information about NAHU's political action committee. Includes the HUPAC bylaws and answers to frequently asked questions.
- *State Information Sharing Chart* –An online excel document where state legislative chairs and regional liaisons share information on legislative activity in their states. The chart should be updated monthly and can be found HERE.
- *Healthcare Happy Hour* Podcast –Each week NAHU's senior Government Affairs staff recaps the week's top issues in healthcare and health insurance politics and policy. Tune in weekly on iTunes and Stitcher.

NAHU also produces a weekly government relations publication sent to members via e-mail upon publication.

- *Washington Update*—gives members up-to-date information about health insurance issues pending on Capitol Hill, including a "State Spotlight" article highlighting noteworthy legislative action in a particular state that week.

NAHU also regularly runs legislative articles in *HIU*, including a monthly column and publishes regular "hot issues" pieces.

Legislative chairs can also utilize the NAHU government affairs staff for assistance. If you need help with something, it is always easiest to first contact the government affairs staff person assigned to your state and region (see the important contact information in Appendix B if you are not sure who is assigned to your area). However, any member of the government affairs department is always happy to help you, if possible. NAHU staff routinely produces legislative research products for members, state and federal policymakers and other interested parties. These products can include testimony, comparisons of state and federal legislation, detailed analyses of pending and enacted measures, overviews of state and federal health care reform laws, analyses of program implementation across states and charts illustrating the cost and availability of health insurance in the different states. If you have a project and you need some help, please do not hesitate to contact us!

XIV. National Government Affairs Activities

In addition to helping our members with their government affairs activities, NAHU's professional government relations staff is kept extremely busy with other endeavors. At the federal level, NAHU regularly briefs Capitol Hill staffers and committees on the role of brokers, insurance and benefits regulation and the private health insurance market. We also are frequently asked to consult on the structure and language of pending and proposed legislation. In addition we monitor all relevant hearings and other meetings, provide written testimony for relevant congressional and administrative agency hearings, and provide oral testimony when invited.

With regard to the executive branch, NAHU comments on every relevant federal regulation, and is often involved with the regulation before it is officially issued. Recent comment letters have addressed short term limited duration plans and association health plans, mental health parity, employer reporting, cost containment, price transparency and innovation in the healthcare sector. Representatives from the association serve on the national Medicare Education Program board, a position we were appointed to by the Center for Medicaid/Medicare Services.

To help make our voice in Washington, DC even louder, NAHU operates HUPAC, our political action committee and encourages grassroots activity by our members through Operation Shout!, in-district meetings, town hall meetings, and other means. Furthermore, just as we encourage involvement at the state-level, a great deal of NAHU's federal government relations efforts are centered on various health policy coalitions in Washington, DC. Working with coalition partners helps NAHU deliver its message in a stronger fashion than we could by working on our own.

At the state level, NAHU routinely monitors the meetings of the National Association of Insurance Commissioners (NAIC), the National Conference of Insurance Legislators (NCOIL), the American Legislative Exchange Council (ALEC), and the National Conference of State Legislators (NCSL). We provide written comments and oral testimony to all of these groups whenever issues of relevance to health insurance producers are raised, which is normally multiple times each year for each group.

In addition to monitoring these intergovernmental meetings, NAHU regularly assists our state chapters with legislative language and strategy for pending state legislation and regulations. We often develop charts, testimony, position statements, articles, analyses, and other policy documents at the request of our state chapters. Furthermore, we work with state legislators, regulators, and other officials on implementation of legislation, particularly on state/federal cooperation on federally passed legislation.

XV. Conclusion

Thank you for agreeing to serve as your chapter's legislative chair. The hard work and energy you devote to this task are very much appreciated, and we hope that the suggestions and resource materials contained within this guide are helpful to you. As an overview, the things NAHU feels you should do to have a successful legislative program within your chapter are:

- Set up a good legislative team
- Have procedures for deciding legislative policy and strategy
- Trust your team
- Speak with one voice
- Respond to Operation Shout! requests
- Respond to other requests for legislative action in your local area
- Hire a lobbyist or make sure the lobbyist you have is right for you
- Contact NAHU to keep us informed and ask for help and support

Finally, the most important thing we feel you can do is to think big. Envision yourself and your chapter where you would like being in terms of organization, visibility and influencing people within your state. Then devise a plan for getting to that place, stick with the plan and work at it frequently. Involve the whole team, bring in new talent, and stay in close contact with national. You should be running a successful legislative program in no time!

Appendix A. Important Contact Information

National Legislative Council Officers

Chair
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Liaison – Region 2 & Employer Working Group Chair
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Liaison – Region 8 & Employer Working Group Vice Chair
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Appendix B. Important Dates

National Events - 2019

Capitol Conference February 25-27, 2019, Hyatt Regency on Capitol Hill, Washington, D.C.
NAHU Convention— June 29-July 2, 2019, Sheraton San Diego Hotel & Marina, San Diego, CA

Regional Legislative Teleconferences for State Legislative Chairs

(All calls are 1 hour)

Region 1 – CT, ME, MA, NH, NY, RI, VT
Fourth Thursday of the month at 10:00 am EST
DIAL: +1 669 900 6833 or +1 646 876 9923, Meeting ID: 701 383 723#

Region 2—DE, DC, MD, NJ, PA, VA
First Wednesday of each month at 11:00 am EST
DIAL: +1 669 900 6833 or +1 646 876 9923, Meeting ID: 710 395 957#

Region 3—IL, IN, KY, MI, OH, WV
First Wednesday of each month at 9:30 EST
DIAL: +1 646 876 9923 or +1 669 900 6833, Meeting ID: 821 786 166 #

Region 4—IA, MN, NE, ND, SD, WI
Fourth Tuesday of each month at 12:00 pm EST
DIAL: +1 646 876 9923 or +1 669 900 6833, Meeting ID: 390 342 858#

Region 5—AL, FL, GA, MS, NC, SC, TN
Second Tuesday of each month at 9:30 am EST
DIAL: +1 646 876 9923 or +1 669 900 6833 or +1 408 638 0968, Meeting ID: 361 322 687#

Region 6—AR, KS, LA, MO, OK, TX
First Thursday of each month at 10:00am EST
DIAL: +1 669 900 6833 or +1 646 876 9923, Meeting ID: 854 130 775#

Region 7—AZ, CO, ID, MT, NM, UT, WY
Third Wednesday of each month at 12:30 p.m. EST
DIAL: +1 669 900 6833 or +1 646 876 9923, Meeting ID: 867 816 521#

Region 8—AK, CA, HI, NV, OR, WA
Fourth Thursday of each month at 3:00 pm EST
DIAL: +1 669 900 6833 or +1 646 876 9923, Meeting ID: 658 344 203#

Appendix C. Legislative Defense Fund Application and Checklist

National Association of Health Underwriters
Legislative Defense Fund Application

The National Association of Health Underwriters' Legislative Defense Fund (LDF) provides our state and local chapters with financial assistance in emergency state legislative or regulatory situations. LDF monies can be disbursed to chapters in the form of a grant, an interest-free loan or combination thereof. LDF grants to chapters generally do not exceed $10,000, and grants in larger amounts must be approved by a 75% vote of NAHU's Board of Trustees (BOT).

This application is to be completed by the NAHU chapter that is applying for funds in cooperation with the NAHU state affairs director for your region and your regional legislative chair. A completed application must be approved by a 2/3 vote of the state chapter's board if the state chapter making the application has a functional board in place. Completed application must include documentation of the state board's approval as well as copies of the chapter's most recent financial statements and balance sheet. Please refer to the LDF check-list for a full list of the steps and documentation required for an LDF application to receive consideration.

Chapters should submit completed applications to NAHU's State Government Affairs Department, the appropriate NAHU Regional Legislative Chair and the appropriate NAHU Regional Vice President. Contact information for all of these individuals is included on the final page of this application. Once submitted, this application will be reviewed by the NAHU staff and the appropriate Regional Legislative Chair, and then submitted to NAHU's Legislative Management Team and BOT for approval. Please note that the approval process for a LDF application can take several weeks, as the NAHU BOT meets monthly, generally on the on the second Monday of each month. However, we recognize that in certain cases, an expedited review may be necessary. If it is deemed necessary, the NAHU LMT will perform an expedited review within seven business days of the receipt of the completed application.

Following NAHU's review of the LDF application, the NAHU Legislative Council Chairman and or the Regional Vice President will work with NAHU staff to contact the chapter to inform them of NAHU's decision and discuss the terms of the disbursement, if any.

If your chapter would like to request an expedited LDF application review, or if you have any questions about the process, please contact the NAHU staff member assigned to your state.

Total amount of funds being requested: $ ____________________________________

Name of NAHU Chapter Requesting Funds: ________________________________

Contact Person:____

(Note: The contact person listed should be available and prepared to answer any possible questions about the application that may be posed by members of the NAHU BOT, NAHU Staff, or the NAHU Legislative Management Team.)

Phone Number:____

E-Mail Address:____

NATURE OF THE ISSUE – SECTION I

1) Please provide an overall description of the current issue requiring immediate action:

2) Please explain the specific purpose(s) for which the specified funds are requested:

3) Please provide a timeline for utilizing the specified funds (Please be specific):

4) Please explain the current status of this issue:

5) Please list the actions that have been taken to date:

6) Have you affiliated with any other group on this particular matter?
(For example, insurance carriers, the Chamber of Commerce, coalitions, etc.)

If the answer is yes, please name the group(s) and person(s) with whom contact has been made. In addition, please explain the nature of the affiliation:

7) Please list the groups who currently support the position you have taken on this particular issue:

8) Please list the group(s) who are currently opposed to your position:

9) Have you previously worked with legislators and/or regulators regarding this issue?

If the answer is yes, please list the legislators and/or regulators with their affiliation.
If you have previously worked with legislators and/or regulators, what were the results? Were they receptive to your position? Were the legislators and/or regulators and staff easily accessible?

10) Have you approached the NAHU Government Affairs department for assistance on this issue?

If the answer is yes, please describe the results:

11) Have you or anyone in your chapter been in contact with or utilized the media concerning this issue?

If the answer is yes, please describe the nature of the contact and the results:

12) If your request is intended to affect or oppose specific bills or legislative initiatives, please explain, with as much detail as possible, what the effect will be on your marketplace if you fail.

ACTION PLAN – SECTION II

1) Please provide a detailed accounting of how the chapter would spend the requested LDF funds (i.e., $500 for brochure printing or $3000 lobbyist fees):

2) Please supply a descriptive timeline outlining the steps to achieve the goal. Please also include a list of intended projects and estimated costs:

3) Please provide the NAHU Government Affairs department with a list of individuals who will be working on this particular project, including your lobbyist, if applicable:

<u>Name and Title</u>	<u>Duties for this project</u>	<u>Time required</u>
1.		
2.		
3.		
4.		
5.		

4) Have any professional lobbyists been employed for this particular project?

If the answer is yes, how much time has the lobbyist(s) spent on this issue:

May the NAHU Government Affairs department contact your lobbyist directly?

If the answer is yes, please include his/her contact information:

5) Please describe the alternate solutions you and your chapter are considering for this issue:

6) Please describe the role you anticipate the NAHU staff will take on this project:

APPLICANT INFORMATION – SECTION III

1) Please list the costs incurred to date on this particular issue (Please be specific):

2) Please list the chapter funds that are available for this particular project. Please categorize the nature of the chapter funds that are available, and for supporting documentation, please attach a copy of the chapter's most recent financial statement.

3) Has the chapter raised its dues in order to obtain financing for this project? If the answer is no, please explain why not.

4) Have you obtained contribution commitments for this project from any other group(s) and/or person(s) (i.e., coalition partners)?

If the answer is yes, please name the group(s) and/or person(s) and the amount received/committed:

Name of Group and/or Person	$ Amount Received/Committed
1.	
2.	
3.	

4) Have you engaged in other fund-raising efforts for this project (i.e., golf outing, other fundraiser)?

If the answer is yes, please describe the results:

The NAHU BOT may make LDF monies available to NAHU chapters in the form of a grant or an interest-free loan. Also, the NAHU BOT will require all LDF grant and/or loan recipients to provide the association with written monthly progress reports regarding the legislative effort for which LDF funds are provided. If your application is approved by the NAHU BOT, you will be contacted by NAHU legislative staff and/or our Regional Vice President and the NAHU Legislative Council Chair to discuss disbursement terms.

The NAHU BOT generally meets on the third Monday of every month at 4:00pm EST, and will consider applications during those meetings. If your chapter needs an expedited review, contact the NAHU staff person assigned to your region and we will arrange for the NAHU Legislative Management Team to review your application within seven business days. Please refer to the NAHU LDF check-list when completing you application and send copies of your completed submission and all required documentation to the individuals listed as contact people for your region.

Region	Regional Vice President	NAHU State Affairs Director
Region 1	**Michael Grinnell** - Corporate Plans, Inc. 109 Twin Oaks Drive Syracuse, NY 13206 Phone: (315) 225-7895 Email: mgrinnell@cpihr.com	Husni Abdelaziz
Region 2	**Erica Hain** Keystone Insurers Group 1995 Point Township Drive Northumberland, PA 17857 Phone: (570) 473-1356 Email: ehain@keystoneinsgrp.com	Husni Abdelaziz
Region 3	**Michael Deagle** - BenAxis, Inc. 935 National Parkway, Ste 93550 Schaumburg, IL 60173 Phone: (847) 240-2537 Email: mdeagle@benaxisinc.com	Husni Abdelaziz
Region 4	**Alycia Reidl** Wills Towers Watson 8400 Normandale Lake #1700 Bloomington, MN 55437 Phone: (763) 302-7187 Email: Alycia.riedl@willistowerswatson.com	Husni Abdelaziz
Region 5	**Paige Phillips** AWM, Inc. 10 Inverness Center Pkwy Birmingham, AL 35242 Phone: (205) 995-4467 Email: paige@awm.cc	Marcy Buckner
Region 6	**Edward Oleksiak** Holmes Murphy 12712 Park Central Drive #100 Dallas, TX 75251 Phone: (214) 265-6328 Email: eoleksiak@holmesmurphy.com	Marcy Buckner

Region 7	**Ray Magnuson** Magnuson Associates 4337 East 5th Street Tuscon, AZ 85711 Phone: (520) 760-6048 Email: ray@magnusonassociates.com	Husni Abdelaziz
Region 8	**Patrick Burns** Burns Employee Benefits 5653 Maxwelton Road Oakland, CA Phone: (510) 652-7609 Email: Patrick@burnsemployeebenefits.com	Marcy Buckner

National Association of Health Underwriters

Legislative Defense Fund
Application Process Checklist

- ❑ **Application and Supporting Materials**
  - Is this application for funds to cover an unanticipated and urgent legislative event?
  - Did you contact the appropriate NAHU Director of State Affairs and your Regional Legislative Chair for assistance in filling out this application? (NAHU Director of State affairs will, after review, submit to the Legislative Management Team)
  - Is complete contact information included for the main chapter representative requesting funds?
  - Did you answer each question on the application thoroughly and completely?
  - Did you carefully consider the amount of LDF monies requested? (Grants in excess of $10,000 are only awarded in extreme circumstances and require a 75% vote of the NAHU's Board of Trustees)
  - Did you provide a detailed breakdown of exactly how legislative defense funds, if awarded, would be used?
  - Did you provide a detailed accounting of anticipated costs?
  - Did you detail what chapter funds have been used to date and chapter fundraising efforts?
- ❑ Did you include your chapter's most recent financial statements including your balance sheet (indicating any chapter cash reserves) for NAHU's review?
- ❑ Did you attach board minutes or other documentation of board approval?
  - Was the content of this application approved by a two-thirds majority of your state chapter board?

Submission Process

- Did you submit copies of your application to the following individuals?
  - NAHU Director of State Affairs for your region
  - NAHU Regional Legislative Chair
  - NAHU Regional Vice President
- Do you need LDF monies immediately and require an expedited review of your application? (Non-expedited reviews can take up to one month)
- Will the main chapter contact be available to answer questions from the NAHU legislative staff, Regional Legislative Chair or NAHU BOT if more information is deemed necessary?

Submitted by:____

Chapter and Position:____

Date:____

Please attach this document to your completed LDF application and include it with your submission.

Appendix D. NAHU's National Guidelines for Chapters Regarding Speaking with One Voice

Approved by the NAHU Legislative Council and Board of Trustees, Spring 2005

Development of Policy Positions for the Association

- Clear policy statements on all major issues are necessary to guide the association's lobbying efforts/member communications.
- Policy statements need to be created and reviewed by a representative group of members to make sure that all sides are represented.
- Chapters should establish formal procedures for this process.
- Policy statements should be broad enough to allow lobbyists and legislative chairs flexibility in doing their work and conducting negotiations, but should guide the general principles of their efforts.
- There needs to be ample opportunity for all members, including the rank and file members, to review and comment on the association's policy statements before positions are formally adopted.
- Statements should include an automatic sunset date to encourage periodic review and evaluation.
- NAHU BOT model for the approval of position statements, and also existing state P&Ps on this might be helpful to use as a model for the other state chapters.
- It is incumbent upon the leadership at each level of the Association to communicate any and all policy positions to the respective membership in both a clear and timely manner.

Making Emergency Policy Decisions

- Sometimes policy decisions need to be made on a very rapid basis, particularly in states with short legislative sessions, and a chapter might not always have a policy statement to cover every issue.
- A procedure needs to be developed to ensure that snap decisions are not made in a vacuum and are truly representative of the chapter's positions.
- The NAHU LMT model is suggested as a beginning template.
- It is incumbent upon those making emergency policy decisions to communicate not only the decision, but also the rationale for the decision, in a clear and timely manner to the membership.

Speaking on Behalf of the State/National Association

- Obviously, individual members are entitled to their individual opinions.
- It is very important to encourage great debate on issues within the association prior to making a policy decision.
- Once a chapter makes a decision, all chapter members need to represent that position if they are communicating to anyone who might think they are speaking on behalf of the association.
- No member should claim affiliation with NAHU or a State AHU and then speak to a policymaker/press about an issue without both knowing what NAHU's position is, and representing NAHU's position.

- No member should attend a NAHU sponsored event (i.e., day on the hill) and then either speak to lawmakers in opposition to NAHU's view or speak to lawmakers about issues unrelated to NAHU's agenda.
- A rank and file member may communicate with a policymaker about an issue taking a position different than NAHU's as long as they do not promote NAHU affiliation or do anything that might cause the lawmaker to think they were speaking on behalf of the association. This dialogue must never take place during a meeting of NAHU members with the outside party.
- Chapter leaders need to understand that as a result of their position, it can be difficult to impossible for media and lawmakers to make the distinction between when a leader is speaking on behalf of the association or representing a personal point of view. So, 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.

Sanctions

- The imposition of sanctions as a deterrent for falsely representing the association are viewed as undesirable, but may be used as a necessary last resort.
- Counseling the offending member(s) and trying to resolve the issue privately and informally should always be the first step.
- Chapters should think creatively in terms of possible sanctions. A few examples of creative sanctions might include:
    - Recruiting "x" new members
    - Chairing a committee or project
    - Doing a CE course
    - Signing up Medicaid eligibles
    - Writing an op-ed piece for the local paper
- Removal from the association may be considered as an ultimate last resort for a particularly egregious offense, or for a member whose cumulative actions over time have proven him/her to be incapable of reforming their ways.

Appendix E. Grasstops Form

National Association of Health Underwriters

GRASSTOPS

Please fill out this form if you have a personal connection with any member of Congress, governor, state legislator, or insurance commissioner:

Elected Official: ____

Describe your relationship with the aforementioned official(s):

- ☐ Relative
- ☐ Close Friend
- ☐ Campaign Worker
- ☐ Know his/her staff
- ☐ Other (please specify) ___________________________________

How would you rate your relationship?

- ☐ Acquaintance
- ☐ Elected official knows me well
- ☐ Very close working relationship
- ☐ Next to family/ or family

How long have you known this official(s): _____ years.

How long have you worked with this official(s): _____ years.

How often do you visit, speak with or write this official(s): ________ times per year.

Can we solicit this official(s) support for NAHU's position: _______________________

Additional comments:

____

____

Contact Information

Your Name: ____

Chapter: ____

Email: ____

Phone: ____

Please complete this form and return to Government Affairs Coordinator
1212 New York Avenue NW, Suite 1100
Washington, DC 20005FAX: (202) 747-6820
dsamson@nahu.org

Appendix F. Sample State Legislative Chair Reporting Form

STATE LEGISLATIVE CHAIR
MONTHLY REPORT

State Legislative Chair Report **State: ____________________________**
Date of teleconference:
Overview of legislative issues:
Specific bills the state is monitoring or actively working to support/oppose:
Political climate/points of interest this month:
Additional comments: