

“How To” Media GuideBook



2020 Edition

PREFACE

Newspaper coverage and television/radio newscasts can be extremely credible and powerful vehicles for carrying your views to your 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.

This “How To” Guide for working with the media was developed as a general guide for NAHU members to initiate and maintain relationships with the media in their local areas. Its objective is to provide guidance and examples of ways to gain media exposure for the role of health insurance agents/brokers and coverage of health insurance issues.

This guide can be most beneficial if used in the following ways:

- Acquaint yourself with the techniques and tools that contribute to a successful public relations effort. Use this time to lay the groundwork on issues and position yourself as the expert so that you are prepared to move ahead with the media when the timing is appropriate.
- 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.
- Find angles to help communicate the impact of how the national debate on healthcare reform is affecting your local community by sharing anecdotal information from your clients.

TABLE OF CONTENTS

I.	Responsibilities/Job Descriptions	4
A.	General Overview - Part 1	
1.	National Media Relations Committee Chair	
2.	National Media Relations Committee Member	
B.	General Overview - Part 2	5
1.	Media Relations Chair	
2.	Media Relations Spokesperson	
3.	State Media Chair	6
4.	Local Media Chair	
II.	Tools of the Trade	7
A.	Building the Press List	
1.	Print, Broadcast, Trade Samples	8
2.	Media List Sample	9
B.	Letter of Introduction	10
1.	Template for Localizing	
C.	Press Release	11
1.	Responding to the News Sample	12
2.	Announcing Member Accomplishment Sample	13
3.	Capitol Conference Sample	14
D.	Media Advisory	15
1.	Announcing Capitol Conference	16
E.	Photos	17
F.	Editorial Options	18
1.	Letter-to-the-Editor (LTE)	19
	LTE Samples	20
2.	Opinion-Editorial (Op-Ed)	22
	Op-Ed Samples	23
G.	Developing and Using a Press Kit	25
H.	Part 1 & 2: Tips on Conducting Broadcast and Print Media Interviews	26
I.	Media Relations Awards	28
1.	Sample Template	29
J.	Social Media Strategies	30
1.	Social Media Policy	31
2.	Social Media Networking	32
3.	Blogging	33
4.	Video Uploading	34
K.	NAHU Web Site	35
III.	Conclusion	36
A.	Building Upon and Maintaining the Relationship	

RESPONSIBILITIES/JOB DESCRIPTIONS

A. GENERAL OVERVIEW – PART 1

The NAHU Media Relations Committee will strive to educate NAHU members as to the tools that are available for chapters to utilize on the NAHU website as it relates to Media Relations. The committee will work to consistently have available press releases and editorials and support when it comes to sharing NAHU's message with the media. The committee will also strive to keep current and relevant presentations available for our chapters to use to educate the public. And, lastly the committee will ensure that members of the committee speak on behalf of NAHU and will do so while speaking with one voice, NAHU's voice.

1. NATIONAL MEDIA RELATIONS COMMITTEE CHAIR

The media relations chair is appointed by the President of NAHU.

- Select the committee made-up of “subject matter experts” in print, broadcast and social media, public speaking and training.
- Assign regional representatives and monitor the committees' progress.
- Develop and execute the committees' goals that complement NAHU's strategic plan.
- Communicate regularly with the vice chair and staff liaison to ensure that committee goals are being accomplished.
- Train all national media chairs to “Speak with One Voice.”
- Assist with the development of media tools and resources.
- Lead monthly teleconference calls and in-person meetings
- Conduct an evaluation at the end of each year to determine if the committee accomplished its goals.

2. NATIONAL MEDIA RELATIONS COMMITTEE MEMBER

Each committee member is assigned to a region to oversee and manage. The responsibilities of these positions are as follows:

- Identify yourself as a national committee member to your assigned region.
- Establish relationships with the chapters in your region.
- Coordinate monthly conference calls with state and local chapter presidents and media chairs to collaborate and discuss effective initiatives for local media outreach.
- Provide regional updates and submit a brief report to the national media relations chair at least 3 days prior to the national committee conference call.
- Set goals with region and meet them by the end of your term on the committee.
- Serve as a resource to NAHU's public relations department to distribute press materials to your region's media outlets; i.e. media advisories, press releases, etc.
- Encourage state and local media chairs to participate in local media outreach by using the media tools provided on the NAHU website.

RESPONSIBILITIES/JOB DESCRIPTIONS

B. GENERAL OVERVIEW – PART 2

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.

1. MEDIA RELATIONS CHAIR

- Identify media outlets and reporters in your area using local, state and national resources.
- Identify your local and state MR spokespersons on specific issues.
- Monitor media outlets daily.
- Establish relationships with local reporters.
- Respond to media requests for information/interviews.
- Coordinate with local, state and national leadership to “speak with one voice.”
- Prepare press releases and media advisories.
- Submit press releases and media advisories for review by local or state leaders.
- Distribute press releases and media advisories to media outlets.
- Distribute prepared LTEs and Op-Eds to media outlets.
- Attend media relations training webinars.
- Use NAHU media relations resources at www.nahu.org.

2. MEDIA RELATIONS SPOKESPERSON

- Identify yourself as a local, state or national media spokesperson.
- Establish relationships with reporters.
- Coordinate with local, state and national leadership to “speaking with one voice.”
- Respond to reporter requests for information/interviews.
- Schedule and conduct media interviews.

B. 3. STATE MEDIA CHAIR

Each state chapter should establish a Media Relations Committee. The responsibility of the state committee should be to:

- Coordinate the state media relations campaign with local implementation.
- Direct the state media relations campaign.
- Assist in planning the state legislative advocacy agenda in coordination with the Legislative Council.
- Conduct a strategic planning session to establish issues and relationships of those issues to the state legislative agenda.
- Develop a mass media communication program designed to achieve communication goals.
- Assist local chapter media relations committees with developing and meeting the media relations goals and tasks.
- Develop a system for monitoring target issues and emerging issues in the news media.
- Monitor the achievement of state and local goals.
- Attend and participate in regional teleconferences and training.

B. 4. LOCAL MEDIA CHAIR

The local media relations chair is in the unique position of being able to identify local issues that affect NAHU members. The local media chair's responsibilities include:

- Conduct the local media relations activity.
- Participate in the establishment of the state media relations communication agenda.
- Attend and participate in the state media relations teleconferences.
- Identify local spokespersons with expertise in the target and emerging issues.
- Develop relationships with media reporters and editors.

TOOLS OF THE TRADE

A. 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.

First, you must identify the most appropriate sections within your local newspaper that will be most interested in covering your news—as well as the type of reporter. Normally, health insurance issues are addressed in the business or health section of your newspaper by those handling insurance matters, health-related business, business news announcements or healthcare issues. There may also be a regular column in the publication devoted to insurance or healthcare topics. You should also explore whether there are specific television or radio programs that focus on insurance or healthcare topics and issues.

With the print media you should direct your information to the business and health editors, and to reporters who cover business and health-related issues. In some instances, depending upon your news, the reporter who covers state legislative developments might be the appropriate person. (You may also find there is a columnist at the newspaper that writes about these topics or has a personal interest in the issues.) Finally, if there is any question about what section a story will best fit into, the press communicate should be directed to the news editor who will make the decision and send to the appropriate reporter.

With broadcast media, you will need to seek out the producer who handles topics related to health and business or the assignment editor. This applies for both television and radio stations. You also will want to include specific programs or talk shows that focus on health or business issues. In addition to local newspapers, television and radio media make certain you compile a list of key industry trade publications—insurance, health, medical and business trade press. Unless you are familiar with a particular reporter, it is best to send your information to the publication's editor.

The media is an industry that is notorious for high turnover of staff; therefore, don't rely solely on any resource book to provide you the names of the most up-to-date listing. As you are compiling your initial press list it is critical to call each individual media outlet to obtain the most current names of those reporters who cover the topics. You can start with the receptionist at each outlet to ask who covers healthcare policy or insurance issues. You will also want to know to whom you should direct company or chapter news such as awards, promotions or meeting information. If the receptionist cannot answer your questions, ask to speak to the business and health editors. In addition to an address, you also will need to know the reporter's direct telephone number, fax number and email address. When you finally speak to the reporter directly, inquire whether he/she prefers to receive news announcements by fax or email.

As you continue your outreach efforts, you should constantly build upon your list. Be on the lookout for additional reporters who seem to be covering industry topics for your local media or new broadcast programs airing relevant information. Periodically call each outlet—especially prior to a news announcement—to be certain your press list is up-to-date.

If you need a customized media list for your area, please contact Kelly Loussedes at kloussedes@nahu.org or 202-595-3074.

A. 1. PRINT, BROADCAST, TRADE SAMPLES

Print

The Washington Post
Sandra Boodman
Health Reporter
sandra.boodman@washpost.com
(202) 334-7391

New York Times
Robert Pear
Washington Correspondent
(202) 862-0344
ropear@nytimes.com

Broadcast

NPR
Rob Stein
Senior Health Editor/Correspondent
(202) 513-2000
rstein@npr.org

CNN
Elizabeth Cohen
Senior Medical Correspondent
(404) 827-5255
elizabeth.cohen@turner.com

Trade Publications

Kaiser Health News
Phil Galewitz
Health Reporter
(202) 347-5270
pgalewitz@kff.org

National Underwriter Life & Health
Bill Coffin
Editor-in-Chief
(201) 526-1230
bcoffin@nuco.com

A. 2. MEDIA LIST SAMPLE

<u>Outlet Name</u>	<u>Contact First Name</u>	<u>Contact Last Name</u>	<u>Contact Title</u>	<u>Contact E-mail</u>	<u>Contact Phone Number</u>
11 Alive News at 10 - WATL-TV	Jeff	Hullinger	Evening Anchor	jhullinger@11alive.com	1(404) 892-1611
11 Alive News at 10 - WATL-TV		Various	Producer	news@11alive.com	1(404) 892-1611
Associated Press - Atlanta Bureau	Bill	Barrow	Reporter	bbarrow@ap.org	1(404) 522-8971
Associated Press - Atlanta Bureau	Johnny	Clark	Video Reporter	jclark@ap.org	1(212) 653-8474
Associated Press - Atlanta Bureau	Jeff	Martin	Reporter	jmartin@ap.org	1(404) 522-8971
Associated Press - Atlanta Bureau	Bernard	McGhee	South Desk Editor	bmcghee@ap.org	1(404) 522-8971
Associated Press - Atlanta Bureau	Pamela	Sampson	South Desk Editor	psampson@ap.org	1(404) 522-8971
Atlanta Business Chronicle	David	Allison	Editor	dallison@bizjournals.com	1(404) 249-1039
Atlanta Business Chronicle	Connie	Glaser	Women in Business Columnist	programs@connieglaser.com	1(770) 804-9290
Atlanta Business Chronicle	Ellie	Hensley	Staff Writer	ehensley@bizjournals.com	1(404) 249-1064
Atlanta Business Chronicle	Phil	Hudson	Reporter	phudson@bizjournals.com	1(404) 249-1000
Atlanta Business Chronicle	Urvaksh	Karkaria	Staff Writer, Technology	ukarkaria@bizjournals.com	1(404) 249-1057
Atlanta Business Chronicle	Jessica	Saunders	Managing Editor	jessicasaunders@bizjournals.com	1(404) 249-1026
Atlanta Business Chronicle	Dave	Williams	Staff Writer	davewilliams@bizjournals.com	1(404) 249-1044
Atlanta Business Radio	Lee	Kantor	Host	lee@businessradiox.com	
Atlanta Daily World	Roz	Edward	Managing Editor	redward@realtimesmedia.com	1(770) 587-0501
Atlanta Daily World Online	Roz	Edward	Managing Editor	redward@realtimesmedia.com	1(770) 587-0501
Atlanta Journal-Constitution	Rosalind	Bentley	Local News Reporter	rbentley@ajc.com	1(404) 526-5498
Atlanta Journal-Constitution	Greg	Bluestein	Politics Reporter	gbluestein@ajc.com	1(404) 526-5481
Atlanta Journal-Constitution	Christian	Boone	Courts Reporter	cboone@ajc.com	1(404) 526-5177
Atlanta Journal-Constitution	Arlinda	Broadly	Assignment Editor, County by County	abroadly@ajc.com	1(404) 526-2514
Atlanta Journal-Constitution	Rick	Crotts	Sunday Editor	rcrotts@ajc.com	1(404) 526-7422
Atlanta Journal-Constitution	Jim	Galloway	State Governments Reporter	jgalloway@ajc.com	1(404) 526-5520
Atlanta Journal-Constitution	Ann	Hardie	Contributing Columnist	ann.hardie@gmail.com	1(404) 526-7003
Atlanta Journal-Constitution	Arielle	Kass	County News Reporter	akass@ajc.com	1(404) 526-5752
Atlanta Journal-Constitution	Matt	Kempner	Business Columnist	mkempner@ajc.com	1(404) 526-7047
Atlanta Journal-Constitution	Bert	Roughton	Managing Editor/ Sr. Editorial Director	broughton@ajc.com	1(404) 526-5681
Atlanta Journal-Constitution - Living	Tracy	Brown	Editor	tracy.brown@ajc.com	1(404) 526-5076
Atlanta Journal-Constitution Online	George	Mathis	Breaking News Editor	gmathis@ajc.com	1(404) 526-7172
Atlanta Journal-Constitution Online	Jaime	Sarrio	Digital Content Manager	jsarrio@ajc.com	1(404) 526-7219
Atlanta Journal-Constitution Online	Nicole	Smith	Senior Features Editor	nicole.smith@ajc.com	1(404) 526-2472
Atlanta Magazine	Steve	Fennessy	Executive Editor	sfennessy@atlantamagazine.com	1(404) 527-5551
Atlanta Magazine	Tony	Rehagen	Contributing Writer	rehagenton@gmail.com	1(404) 527-5500
Atlanta Now - Channel 26	Christina	Cruz-Benton	Producer & Writer	ccbenton@atlantaga.gov	1(404) 330-6004
Atlanta Now - Channel 26		Various	Host	communications@atlantaga.gov	1(404) 330-6004
Atlanta Now Online	Liesl	Merkel	Editor	lieslmerkel@gmail.com	1(404) 249-1750
Atlanta Parent	Liz	White	Publisher	lwhite@atlantaparent.com	(770) 454-7599
Atlanta's Morning News - WSB-AM	Judd	Hickinbotham	News Anchor	judd.hickinbotham@coxinc.com	1(404) 897-7500
Atlanta's Morning News - WSB-AM	Amanda	Moyer	Producer	amanda.moyer@coxinc.com	1(404) 897-7500
Atlanta's Morning News - WSB-AM	Scott	Slade	Host	scott.slade@coxradi.com	1(404) 897-6287
Bloomberg News - Atlanta Bureau	Steve	Matthews	U.S. Economy Senior Writer	smatthews@bloomberg.net	1(404) 507-1310
Bloomberg News - Atlanta Bureau	Margaret	Newkirk	State and Local Government Reporter	mnewkirk@bloomberg.net	1(404) 507-1313
Bloomberg News - Atlanta Bureau	Anita	Sharpe	Bureau Chief	asharpe6@bloomberg.net	1(404) 724-6901
Business RadioX	Rhonda	Hale	Communications Manager	news@businessradiox.com	
Business RadioX	Lee	Kantor	General Manager	lee@businessradiox.com	
Business RadioX	Karen	Louther	Director of Operations and Guest Experience	karen@businessradiox.com	
Café CNN - CNN en Español	Maria Alejandra	Requena	Host	maria.requena@turner.com	1(404) 878-1555
CBS46 News Weekend - WGCL-TV	Paul	Ossmann	Host	paul.ossmann@cbsatlanta.com	1(404) 327-3200
CBS46 News Weekend - WGCL-TV	David	Ries	Producer	david.ries@cbsatlanta.com	1(404) 327-3200
Channel 2 Action News at 5PM - WSB-TV	Rachel	Lebedin	Producer	rachel.lebedin@wsbtv.com	1(404) 897-7000
Channel 2 Action News at 5PM - WSB-TV	Jovita	Moore	Anchor	jovita.moore@wsbtv.com	1(404) 962-2054
Channel 2 Action News Nightbeat - WSB-TV	Jovita	Moore	Anchor	jovita.moore@wsbtv.com	1(404) 962-2054
CNN en Español Online	Jaqueline	Hurtado	News Correspondent	jaqueline.hurtado@turner.com	1(404) 878-1555
CNN en Español Radio	Leticia	Guevara-Cuence	Content Coordinator & Producer	leticia.milam@turner.com	1(404) 827-1220
CNN en Español Radio	Ines	Villalobos	Producer & Affiliate Relations	ines.villalobos@turner.com	1(404) 878-1174
CNN En Espanol Radio Online	Jaqueline	Hurtado	News Correspondent	jaqueline.hurtado@turner.com	1(404) 827-1220
CNN Style - CNN International	Derek	Blasberg	Host	derek_blasberg@condenast.com	1(404) 827-1500
CNN Today - CNN International	Molly	Hart	Senior Producer	molly.hart@turner.com	1(404) 827-1500
CNN Today - CNN International	Michael	Holmes	Anchor	michael.holmes@cnn.com	1(404) 827-1500
Daily Report	Greg	Land	Staff Reporter	gland@alm.com	1(404) 419-2844
Dana Barrett Show - WAFS-AM	Dana	Barrett	Host	dbmedia@danabarrett.com	1(404) 995-7300
Dana Barrett Show - WAFS-AM	Whitney	Mendoza	Producer	salemradiobooking@gmail.com	1(404) 995-7300
FOX News Channel - Atlanta Bureau	David	Lewkowict	Senior Producer	david.lewkowict@foxnews.com	1(404) 685-2280
FOX News Channel - Atlanta Bureau	Jonathan	Serrie	National News Correspondent	jonathan.serrie@foxnews.com	1(404) 685-2286
FOX NewsEdge - Atlanta Bureau	John	Boswell	Southeast Bureau Chief	john_boswell@foxnews.com	1(404) 685-2280
FOX NewsEdge - Atlanta Bureau	Jonathan	Serrie	National News Correspondent	jonathan.serrie@foxnews.com	1(404) 685-2286
FOX Sports South	Bianca	Biasetti	Production Coordinator	fsouth@foxsports.net	1(404) 230-7300

B. LETTER OF INTRODUCTION—BEGINNING A MEDIA RELATIONSHIP

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. Your email should be brief and to the point, including such things as your professional background, the topics/issues you are prepared to discuss and how you can be reached. Within a couple days of sending the email, you should follow up with a personal phone call to make certain the email was received and to reinforce your offer to be contacted as a resource.

B.1. LETTER OF INTRODUCTION—TEMPLATE

Dear <Reporter/Editor/Producer>,

As <your title> of <your company>, I’d like to take this opportunity to introduce myself. I’ve been in the health insurance industry for <number of years> and am active on the <legislative council/media relations committee/board leadership> for the <Chapter> Association of Health Underwriters.

In this capacity, I stay abreast of healthcare reform implementation and insurance-related issues, trends and concerns. Furthermore, as a liaison between the insurance carrier, the employer and the consumer, I can offer great insight and a unique perspective into the concerns related to health coverage.

I would be pleased to serve as a local resource for you or any of your colleagues as you are developing stories on healthcare policy and insurance issues. <Provide relevant information about your professional experience that would contribute to your knowledge of the industry.>

Some of the topics I am knowledgeable about include:

- <Any topical issues that are currently in the news>.
- State exchanges and navigators.
- Wellness programs and other cost containment measures.
- Healthcare reform legislation.
- The employer role in healthcare coverage.
- Ways individuals/employers can access affordable health insurance.
- Free-market reforms.
- Medicare.

I will call in the next few days to introduce myself personally and discuss possible topics of interest for your <publication/program>. In the meantime, don’t hesitate to contact me if a background briefing would be helpful or if you are working on a specific story.

Sincerely,

<Name>, <Title>

<Chapter> Association of Health Underwriters

<Phone>

<Email>

C. 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*.

The standard release has several familiar components:

- A crisp headline that captures the significant news.
- An introductory paragraph that leads with the most newsworthy information.
- Several paragraphs that describe the news and its relevancy in more detail.
- At least one quotation from a credible spokesperson (preferably local).
- A closing paragraph known as the “boilerplate” that clearly identifies the company or organization issuing the release.
- The date and city from which it is being issued and a contact name and number.

While press releases are the most familiar press tool, they are often overly used or misused altogether. The most effective release conveys legitimate news—information previously unknown. It works best to relay such things as key developments within the industry, policy or legislative initiatives at the local, state or federal level, or recent news occurring in your company or state chapter (“Day on the Hill” meetings with governors or legislators, awards, charitable activities, member achievements and professional achievements).

As with all the media tools, distribution of the press release must be coupled with personal follow-up calls to make certain it was received by the appropriate reporter and to explore whether it is something that can be included in the publication. This type of follow-up also provides another opportunity to suggest an interview for a more in-depth discussion of the news.



FOR IMMEDIATE RELEASE

January 11, 2019

Contact:

Kelly Loussedes, Senior Vice President of Public Relations
(202) 595-3074 or kloussedes@nahu.org

NAHU Applauds Senate Introduction of MLR Legislation

Washington, D.C. — The National Association of Health Underwriters (NAHU) congratulates Senators Johnny Isakson (R-GA) and Chris Coons (D-DE), the lead sponsors of the bipartisan bill to revise the Affordable Care Act's (ACA) medical loss ratio (MLR) requirements. The Access to Independent Health Insurance Advisors Act (S. 2303) mirrors a bill in the House that specifically excludes agent and broker commission from the MLR formula enacted in the ACA.

"The MLR rules have had a detrimental impact on agents and brokers, as well as consumers who rely on these professionals for advice," stated NAHU CEO Janet Trautwein. "The Act clarifies that agent compensation is not an insurance company administrative expense, which provides much-needed relief to agents and brokers, who are needed now more than ever to help consumers navigate all of the post-ACA health insurance changes.

"MLR has caused serious harm to agent and brokers and their ability to provide essential services to the consumers who depend on them to assist with finding appropriate coverage. Due to the mass exodus of agents and brokers from the marketplace, individuals and small businesses are having a very difficult time accessing affordable insurance.

"MLR has also impacted the number of health insurers doing business in the individual and small-group markets. By including agent and broker commissions as part of their administrative costs, many new or smaller insurers are not able to meet the requirements of the MLR while supporting the agents and brokers who serve their customers. This has left consumers underserved, reduced competition and caused countless insured individuals to lose coverage.

"We look forward to working with members of Congress and the Administration on the enactment of this important bipartisan legislation to help ensure that the professional, licensed guidance of insurance agents and brokers remain available to consumers."

The National Association of Health Underwriters represents 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. NAHU is headquartered in Washington, D.C. For more information, visit www.nahu.org.

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Insert Your Own Logo

FOR IMMEDIATE RELEASE

Contact: Insert Name

Insert Date

Insert phone number and email address

Open Enrollment Gives Consumers Greater Access to Agents/Brokers

(City, State)—As open enrollment begins for the individual healthcare exchange as well as the launch of the Small Business Health Options Program (SHOP exchange), state/local area residents will find new features that provide easier access to experienced, trained professionals in the community.

The Department of Health and Human Services (HHS) and the Centers for Medicare and Medicaid Services (CMS) will provide an agent search feature on healthcare.gov for both the individual and SHOP exchanges so all consumers can search for local benefits professionals who will continue to serve them throughout the entire life of the healthcare policy, including assistance with enrollment, resolving billing issues, answering coverage questions and much more.

“Local brokers and agents are ready to help you, your family or your business find the health insurance that you need at a price you can afford,” said First and Last Name, president of the Chapter Association of Health Underwriters (XAHU), said. “With better access to licensed health insurance agents and brokers, members of our community will be armed with the highest quality information, consumer protections and advocacy as they work to find the health insurance plan that best fits their unique health and financial needs.”

XAHU will continue to work closely with state legislators and regulatory agencies in the state to make the federally facilitated exchange more effective while ensuring that all state/local area residents receive the coverage they deserve at a price they can afford.

Insert your Chapter’s Boiler Plate or use NAHU’s (below).

The National Association of Health Underwriters represents more than 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. For more information, please call (insert contact name, phone number and email address).

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FOR IMMEDIATE RELEASE

June 23, 2019

Contact: Kelly Loussedes, Senior Vice President of Public Relations
202-595-3074 or kloussedes@nahu.org

NAHU Hosts 88th Annual Convention

Hundreds of Healthcare Agents and Brokers Travel to Kansas City to Learn, Develop and Network

(Washington, D.C.) – The National Association of Health Underwriters (NAHU) will host its 88th Annual Convention June 23–26 at the Sheraton at Crown Center in Kansas City, Missouri. More than 700 health insurance professionals from all across the country will be in attendance.

At this premiere industry event, NAHU will focus its efforts on training health insurance professionals on how to adapt to the healthcare industry's ever-changing regulations and will provide networking opportunities and business-development tools.

"NAHU members are dedicated to helping consumers find the best and most affordable health insurance options that fit the unique needs of individuals, families and businesses across the country," stated Janet Trautwein, CEO of NAHU. "This is the place they come to access the tools and training necessary to deal with complicated compliance issues and guide consumers in their search for affordable and appropriate health coverage.

"This year's theme, 'Teamwork Makes the Dream Work,' is a key message throughout all of our speakers and programs. To that end, our keynote speaker is renowned author and speaker James C. Hunter, who speaks to audiences around the world on leadership and developing high-performing teams."

In addition to Hunter, other industry professionals and legislative experts will address health insurance rules and give insight into business trends that affect the healthcare market. More than 20 professional development workshops will take place, offering continuing professional education credits toward state-required agent licensing, which supports the agent's vital role in helping healthcare consumers obtain and understand health insurance.

The National Association of Health Underwriters represents 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. NAHU is headquartered in Washington, DC. For more information, please call Kelly Loussedes at 202-595-3074 or email kloussedes@nahu.org.

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D. 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 Who...What...When...Where. Often the information is presented in bulleted form to highlight the salient points.

The media advisory should be labeled as such, followed by an eye-catching headline. The event or reaction should be succinctly described within the “What” section, followed by key information for the “When”, “Where” and “Who” sections, as appropriate. As with the press release, it is critical to include a contact name and number, as well as a brief “boilerplate” description of the sponsoring organization.

MEDIA ADVISORY EXAMPLE:

Local Healthcare Reform Expert Available for Interviews

As questions and concerns increase about health insurance exchanges and the implementation of the Patient Protection and Affordable Care Act, get information from one of the most trusted sources in City. First and Last Names, Title of Chapter, is available to answer media questions.

BIO: First Name, Title of Company in City, has worked for many years to improve the health insurance industry through his/her extensive legislative work. A member of NAHU since year, s/he is the current Leadership Title of the Chapter Association of Health Underwriters (XAHU) and has received name of awards for his/her legislative work on specific topic in State. He/she has been previously featured in articles in Publication. (This is not the time to include personal information about family and hobbies, unless those things are directly related to the subject of the testimony.)

TOPICS:

- Healthcare reform implementation
- Federally facilities exchange
- State exchange enrollment and subsidies
- Individual coverage through the exchange
- Role of health insurance agents and brokers
- Effects on local businesses and employer coverage
- Containing health care costs
- Preserving Medicare

CONTACT: For more information about the event, please contact <Name>, <Position in the Chapter>, at <phone number> or <email address>.



Media Advisory

Who: National Association of Health Underwriters (NAHU)

What: 28th Annual Capitol Conference – Shaping Healthcare's Future through Advocacy

When: February 26-28, 2019

Where: Hyatt Regency on Capitol Hill (400 New Jersey Ave., NW, Washington, D.C.)

Why: The health insurance industry is changing at a record pace. NAHU sees this as an opportunity to continue our advocacy efforts with both Congress and the Administration to focus on marketplace stability. This conference will examine the congressional outlook for health reform moving forward.

Tuesday, February 27

General Session, 8:00 a.m.-12:00 p.m.

- ***The Success of Covered California, and the Role of Agents***
 - Peter Lee, Executive Director, Covered California
- ***What to Expect from the 2018 Mid-Term Elections***
 - Stuart Rothenberg, Senior Editor, Inside Elections
- ***Bipartisan House Health Insurance Proposals***
 - Reps. Josh Gottheimer (D-NJ) and Tom Reid (R-NY), Co-Chairs, Problems Solvers Caucus
- ***A Conversation with the Better Medicare Alliance***
 - Allyson Schwartz, President and CEO, Better Medicare Alliance and Janet Trautwein, CEO, NAHU
- ***Perspectives from Eric Hargan, Deputy Secretary, Department of Health and Human Services***

Wednesday, February 28

General Session, 8:00 a.m.-11:00 a.m.

- ***How to Bend the Cost Curve***
 - Katy Spangler, Spangler Strategies, and Janet Trautwein, CEO, NAHU
- ***Congressional Perspective:***
 - Representative Kurt Schrader (D-OR)
 - Representative Jackie Walorski (R-IN)
 - Representative Billy Long (R-MO)
 - Senator Chris Coons (D-DE)
- ***The Importance of Preserving Employer-Sponsored Coverage***
 - Christine Pollack, Vice President, Horizon Government Affairs

For more information or to RSVP, please contact Kelly Loussedes, senior VP of public relations, at kloussedes@nahu.org or 202-595-3074.

The National Association of Health Underwriters represents more than 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans.

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E. PHOTOS—HOW TO USE THEM EFFECTIVELY

A photograph can greatly enhance the appeal and increase the chance for coverage of certain stories (i.e., the announcement of an award, speech, personnel promotion, meeting with a dignitary, opening or new location of an office.) Each photo distributed to the media must be accompanied by a photo caption known as a “cutline.” Attach the cutline to the back of the photo with tape or by printing it on a self-adhesive label. NEVER write on the back of the photo, as the imprint ruins the picture for press use. Many reporters now often prefer a digital picture with at a least 300 dpi but be sure to check with them to determine their preference.

Captions are a brief description of the picture and should identify each individual in the photograph by name and affiliation. In addition, the cutline should include a sentence or two of background information to give the reader a sense of why the picture is newsworthy. For example:

<Full name> has been promoted to <position/title> for the <organization>. <Last name> has been with the company since <year> as <former title>.

<Full name, title> took part in <an awards ceremony, public hearing, speech> on <Weekday, Month Day> at <location>. The topic was <brief explanation>. Others in the picture include <full names, titles>.

<Full name> met with <politician name, title> on <Weekday, Month Day> in <city> to address issues about <the uninsured, risk pools, prescription drugs, etc>. The National Association of Health Underwriters (NAHU), which represents more than 100,000 professional health insurance agents and brokers nationwide, sponsored the meeting.

F. 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.

There are three basic vehicles for expressing an opinion in the newspaper:

- An “editorial” prepared by the newspaper’s editorial staff that communicates the official position of the publication on an issue.
- A “letter to the editor” which is a means available for all citizens in the community to respond or react to a news article or editorial that has appeared in their local newspaper.
- An “op-ed” or opinion piece that is written and submitted by someone not on the newspaper’s editorial staff.

The placement of some “op-eds” are paid for and considered somewhat as an editorial advertisement. While very expensive, these placed editorials can be effective if the content is issue-oriented rather than commercial. The more common and credible op-ed, however, is one the newspaper decides to publish on its own merits that has been written and submitted by a member of the community or an expert in a particular field related to the issue.

F.1. LETTER-TO-THE-EDITOR (LTE)

Every newspaper has an opinion page that offers readers the opportunity to express their point of view on a topical issue. One of the vehicles for responding is the “Letter to the Editor”—a useful tool for communicating your views on behalf of the industry that too often is overlooked. A significant benefit to this format is that the writer has control over what is said since normally a letter of this nature is published as submitted, without editorial revision.

Ideally the appropriate time to consider this communications tool is in response to an article that has appeared in the newspaper regarding a healthcare or insurance issue that impacts your local community. Your letter can reinforce what is reported in the newspaper or debate the coverage of the issue. This tool allows the writer to present another point of view that was overlooked in the original report-ing or to correct inaccuracies and misperceptions reflected in the article.

The first step before preparing a letter for submission is to contact the appropriate section of the newspaper to determine the guidelines and perimeters for your letter. It is important that you react to the article and issue it in timely fashion to better assure its publication.

Normally the letter should be limited to a few well thought-through paragraphs (150 – 300 words) that reference the article to which you are reacting and present a unique perspective supported by facts.

Once the letter has been submitted it is important to follow-up by phone to check on its status if it has not been published within a couple days. It also is appropriate to express your concerns to the editor if the newspaper airs one point of view and does not publish yours.

Contact Info: <Editor's Email>

Subject: Letter to the Editor

I'm submitting the following letter on behalf of the president of the <Chapter> Association of Health Underwriters, <President's Name>, in response to an article you published about <topic of article>. Is there any chance you might be able to run it?

Best,

<Your Name>, <Position with Chapter>
<Chapter> Association of Health Underwriters
<Contact Information>

=====

Dear Editor,

A recent editorial praised the creation of a new state health insurance exchange as a "<short quotation from article>" ("<Title of Article>," <Date published>). In order to guarantee that outcome, Empire State consumers must continue to have access to licensed, professional insurance agents through the new marketplaces.

Most small businesses -- including many who would shop in the exchanges -- depend on agents to run their health benefits programs. The Congressional Budget Office reports that brokers "handle the responsibilities that larger firms generally delegate to their human resource departments -- such as finding plans and negotiating premiums . . . and processing enrollees."

Agents' importance will only grow. A recent survey by consultancy TNS revealed that 75 percent of businesses believe agents will play a greater role in guiding them through health reform.

Sincerely,

<President's Name>, President
<Chapter> Association of Health Underwriters
<Contact Information>

Contact Info: wsj.ltrs@wsj.com

Link to article: <https://www.wsj.com/articles/health-care-is-the-sleeper-issue-of-2018-1537397940>

Email Subject: Letter to the Editor

Dear Editor,

Both Democrats and Republicans favor protecting access to health coverage for those with pre-existing conditions. ("Health Care Is the Sleeper Issue of 2018," September 19) They just have different ideas for how to do so. Democrats have enshrined such protections at the federal level, while Republicans would prefer to devolve such rules to the states.

However, the status quo established by the Affordable Care Act has resulted in an insurance market where the chief barrier to securing coverage is not a pre-existing condition but affordability.

Making insurance affordable again doesn't require gutting protections for those with pre-existing conditions. Lawmakers must focus their attention on bringing down the cost of care. Reforms that curb duplicative or unnecessary tests and procedures, pay providers based on the quality of care they deliver rather than the volume, and empower consumers to shop around for care should be priorities.

Sincerely,

Janet Trautwein
CEO, National Association of Health Underwriters
1212 New York Ave. NW, Suite 1100
Washington, DC 20005

Contact Info: <http://www.latimes.com/opinion/la-letter-to-the-editor-htmlstory.html>

Link to article: <http://www.latimes.com/business/hiltzik/la-fi-hiltzik-singlepayer-20180209-story.html>

Email Subject: Letter to the Editor

Hi,

I'm submitting the following letter on behalf of XXX. Is there any chance you might be able to run it?

Best,

Kelly

Kelly Loussedes

National Association of Health Underwriters

202-595-3074

Dear Editor,

In a recent column, Michael Hiltzik concluded that implementing a single-payer healthcare system would be "hellishly complex and politically daunting but still worthwhile" ("California Confronts the Complexities of Creating A Single-Payer Healthcare System," February 9). He's right on the first two counts but wrong on the third.

Single-payer would provide patients with far worse care. Just look at the experiences of patients in countries with single-payer. To keep costs down, the United Kingdom's government-run system blocks patient access to cancer-fighting immunotherapy drugs. In Canada, patients wait about five months for treatment from a specialist after their general practitioner refers them.

One in 10 Californians has at least three chronic diseases. These patients need a healthcare system that enables them to access breakthrough medicines and treatments quickly -- not one that reduces or even restricts access.

Sincerely,

<https://www.theguardian.com/society/2017/apr/11/gamechanging-cancer-drug-rejected-for-use-on-nhs>

<https://www.fraserinstitute.org/studies/waiting-your-turn-wait-times-for-health-care-in-canada-2017>

https://www.fightchronicdisease.org/sites/default/files/download/PFCD_CA.FactSheet_FINAL1.pdf

F.2. OPINION-EDITORIAL (OP-ED)

Another influential tool for generating exposure for your message is the “op-ed”— an opinion piece written by you and published on the editorial page of the newspaper. Realistically, op-eds are not easily placed, but they have a significant impact when they are published and certainly are worth the effort. Make certain to contact the publication first so you are clear about the appropriate format, length or number of words. Typically, op-eds are limited to 600-800 words.

There are certain steps that will increase the chances for acceptance of your article by the newspaper. For example:

- The issue must be current, controversial and have a local angle (affect your community in some way).
- Select someone from your chapter who has the greatest sphere of influence or status in the community to author the article.
- Prior to approaching the newspaper, contact NAHU or the local chapter for guidance on talking points and the association’s official position, as well as supportive background information.
- Initially, you should contact the editor of the “Opinion” page, either by email or phone, to raise the issue as an important one, establish your credentials to address the issue, and let the editor know you would like to submit an op-ed for the newspaper’s review. Be prepared to share your angle and the key points you intend to make.
- Seek feedback from the editor before developing the article. If the reception is positive, submit your article as quickly as possible. Include your professional title or the most relevant affiliation to the issue you are addressing, along with your complete biographical background.
- Many publications are good about letting you know if your op-ed will be published. However, if you have heard nothing after the first week, don’t hesitate to call and check its status. Newspapers do have license to make editorial changes to your article, however normally they do not publish an altered version without first alerting you to their revisions.

Protect Commissions to Ensure Access to Agents

By <chapter leader's name>

On <date>, Senator <first name> <last name> pledged his/her support of a bill that promises to save thousands of jobs and make it easier for Americans to secure high-quality, affordable health insurance coverage.

With the support of lawmakers like Senator <last name>, the Access to Independent Health Insurance Advisors Act (S. 2068) would modify the way that the federal health reform law calculates health insurers' administrative costs by excluding agents' commissions.

Such a change may seem arcane. But without it, hundreds of insurance agents in <name of town/metro area> would be put out of work -- and everyone in our community would find it more difficult to obtain affordable coverage.

The federal health reform law dictates that insurers devote at least 80 percent of premium dollars to medical claims in the individual and small-group markets -- and 85 percent in the large-group market. Firms that don't reach these "medical-loss ratio" (MLR) thresholds must rebate consumers the difference.

The idea is to limit potentially wasteful spending on overhead and ensure that consumers get good value for their premium dollars. Unfortunately, agents and brokers are becoming collateral damage in the federal government's war on insurers' administrative costs.

Insurance companies set commissions, they do not pay them. Agents are licensed and independent, working for the client whether it is an employer or an individual. Insurance carriers simply serve as pass-through conduits for commission fees.

The misclassification of commissions has had swift -- and disastrous -- consequences. Many insurers immediately slashed spending on commissions when the MLR rules took effect last year. The U.S. Government Accountability Office found that agent commissions have fallen by as much as 50 percent since the passage of the federal health reform law.

With agents employing many people right here in <name of community>, MLR has made it impossible for them to afford to stay in business. And the exodus is already beginning.

A recent study by the Bureau of Labor Statistics found that the number of health insurance agents and brokers decreased by 3.3 percent nationally within the first few months of the enactment of the new MLR rules.

That's bad news not just for the employment situation -- but for families and small businesses, too. People depend on agents to help them navigate an insurance marketplace that will only grow more confusing as the provisions of health reform take root. Small employers depend on their agent to assist them with all related benefits and function as their human resources department handling any problems year round.

By supporting S. 2068, Senator <last name> showed that his/her understands that the skills and knowledge agents possess are more essential to our community than ever. Excluding commissions from the medical loss ratio will ensure that agents continue providing the stellar service on which families and small business rely.

<Chapter leaders name> is <leadership position> of the <chapter name> Association of Health Underwriters.

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OP-ED SAMPLE

Open Enrollment Is Almost Here. Don't Go Through The Process Alone.

By Janet Trautwein

Mark your calendars -- it will soon be time to sign up for health insurance. Between November 1 and December 15, millions of Americans will head to Healthcare.gov or the online exchange in their state to shop for coverage for 2019.

Selecting the right health plan can be daunting. Patients have just six weeks to evaluate dozens of plans, each with different networks, benefits, premiums, and deductibles. If they fail to purchase a plan during this open enrollment period, they risk forgoing insurance entirely next year.

Choosing wisely could save consumers thousands of dollars and guarantee they get the care they need. To ensure that they do choose wisely, they should consider consulting the many free, expert resources available to them -- particularly licensed, professional agents and brokers.

Every health insurance plan carries its own set of benefits. Short-term plans, which the Trump administration just expanded access to, only cover the basics, like emergency treatment and some hospital care.

The plans available through the exchanges provide coverage for no less than ten essential health benefits, including primary care visits, substance abuse treatment, and mental health care. Consumers with annual incomes below 400 percent of the poverty level -- about \$48,000 for an individual or \$100,000 for a family of four -- can receive subsidies from the federal government to help pay for coverage through the exchanges. Nearly 10 million Americans claimed such subsidies this year.

Those who do not qualify for subsidies may find better deals on comprehensive coverage outside the exchanges.

Regardless of what type of policy they choose, it's critical that consumers choose something. Uninsured patients are twice as likely to struggle to pay their medical bills. And they're less likely to receive preventative care for chronic health conditions -- which is both dangerous and expensive in the long run. Lacking health insurance is also associated with higher mortality rates.

Picking through all those options can be difficult. Six in 10 Americans don't feel confident in their ability to pick the right plan. Just 14 percent of Americans have a "pretty good" understanding of how much health insurance actually costs.

That's where health insurance agents and brokers can help. They're well-versed at identifying consumers' coverage needs. They can guide individuals to the right carriers, coverage levels, and plans at the best possible prices.

Agents and brokers are experts at what they do. Nearly 70 percent have ten or more years of experience, according to research conducted by the Kaiser Family Foundation. They're licensed by the states in which they do business. And they adhere to continuous education and professional development requirements as conditions of their licenses.

The job of an agent or broker doesn't end once they've helped a consumer find the right plan. Many serve as advocates for their clients, resolving billing issues or claims disputes. A Kaiser Family Foundation survey found that more than 7 in 10 agents spend "most" or "a lot of" their time explaining coverage to their clients.

Picking a health insurance plan can be among the most important decisions a person makes each year. Fortunately, consumers needn't make those decisions alone.

Janet Trautwein is CEO of the National Association of Health Underwriters. For more information, visit www.agent-finder.org.

¹ <https://www.healthcare.gov/blog/when-is-2019-open-enrollment/>

² http://www.healthreformbeyondthebasics.org/wp-content/uploads/2017/11/REFERENCEGUIDE_Yearly-Guidelines-and-Thresholds_2019.pdf

³ <https://www.healthinsurance.org/obamacare/will-you-receive-an-obamacare-premium-subsidy/#income>

⁴ <https://www.kff.org/uninsured/fact-sheet/key-facts-about-the-uninsured-population/>

⁵ <http://annals.org/aim/fullarticle/2635326/relationship-health-insurance-mortality-lack-insurance-deadly>

⁶ <https://www.policygenius.com/health-insurance/learn/health-insurance-literacy-survey/>

⁷ <https://kaiserfamilyfoundation.files.wordpress.com/2013/01/8321-f.pdf>

OP-ED SAMPLE

Recall the Cadillac Tax this lame duck session

By Janet Trautwein

The midterm elections are now behind us. Dozens of new lawmakers will formally take their seats come January.

But the work of the current Congress is not yet done. This week, lawmakers reconvene to consider several important issues before year's end. At the top of their agenda should be a measure that commands bipartisan support -- repeal of the Affordable Care Act's Cadillac Tax on high-cost health plans.

The tax was supposed to go into effect this year. But in 2015, President Obama and Congress agreed to push the start date to 2020. This past January, President Trump signed a bill into law putting the tax on hiatus again, until 2022.

This time around, Congress should not just delay the tax but repeal it.

For decades, employer-sponsored health insurance has been free from income tax -- a benefit that helps organizations attract and retain talent. The Cadillac Tax changes that by limiting the amount of insurance employees can receive tax-free to \$11,100 for an individual policy or \$29,750 for a family plan. Any amount beyond those caps is subject to the 40 percent tax.

The Affordable Care Act's authors justified the levy as a way to discourage employers from offering gold-plated policies, which supposedly lead patients to consume more healthcare than they otherwise would. But the Cadillac Tax is really a mechanism to undermine employer-sponsored health insurance, the foundation of America's healthcare system.

One of the Affordable Care Act's architects, MIT economist Jonathan Gruber has admitted as much. "The tax," Gruber said in 2011, "over the next 20 years essentially get[s] rid of the exclusion for employer-sponsored plans."

To start, the Cadillac Tax would hit about 12 percent of workers with employer-sponsored insurance in 2020 if it were to go into effect. By 2025, that number would double, to about one-fourth of those who get coverage through work.

Earlier research from the Kaiser Family Foundation has estimated that more than four in ten employers would have to pay the tax in 2028.

The Cadillac Tax ropes in an increasing number of employers over time because its definition of "high-cost" health plans is indexed to general inflation, not healthcare inflation. Healthcare prices have historically grown much faster than those across the rest of the economy.

Since 2007, healthcare prices have jumped 21.6 percent. Prices economy-wide have risen 17.3 percent. This year, the Centers for Medicare and Medicaid Services estimate prices for personal health expenditures will rise 2.2 percent. Overall inflation will be slightly lower, at 1.9 percent.

Consequently, employers will actually have to cut benefits year over year just to stay under the Cadillac Tax's thresholds. Those cuts could take many forms: higher deductibles, increased cost-sharing, or narrower networks of healthcare providers. And they may come soon, as employers tend to lock their benefits plans into place as many as two years in advance.

Workers can't afford more cuts. According to the Kaiser Family Foundation, deductibles for employer-sponsored plans jumped 53% from 2013 to 2018 and a shocking 212% in the past decade. Between 2010 and 2016, total cost-sharing at large employers surged 27 percent.

This year, those who get insurance through their employers will pay an average of \$2,570 out-of-pocket for medical expenses. That's on top of the share of premiums they're already paying -- an average of \$2,678. That means the average worker is paying over \$5,200 in healthcare costs in 2018 -- an increase of 7.2 percent over last year's figure.

And if the Cadillac Tax stays, that number will go up. That may be a rounding error for the wealthy. But it'll put a significant dent in the middle-class budgets. An analysis done by the City University of New York School of Public Health concluded that the tax "will disproportionately harm families with incomes between \$38,550 and \$100,000."

The Cadillac Tax will make health insurance more expensive for the more than 181 million people who receive coverage through an employer. When the House and Senate return for the post-election Lame Duck session, they must act to fully repeal this tax.

Janet Trautwein is CEO of the National Association of Health Underwriters (www.nahu.org).

<https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/congress-delays-cadillac-tax-until-2022.aspx>

<https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/congress-delays-cadillac-tax-until-2022.aspx>

<https://www.cigna.com/health-care-reform/cadillac-tax>

<https://www.cnn.com/2014/11/18/politics/gruber-obamacare-promises/>

<https://www.mercatus.org/publications/affordable-care-acts-cadillac-tax-could-affect-one-fourth-workers-employer-health>

<https://www.kff.org/health-reform/issue-brief/how-many-employers-could-be-affected-by-the-cadillac-plan-tax/>

<https://www.healthsystemtracker.org/chart-collection/how-have-healthcare-prices-grown-in-the-u-s-over-time/#item-prices-for-health-care-have-grown-faster-than-prices-in-the-general-economy>

<http://fortune.com/2018/02/15/healthcare-prices/>

<https://www.plansponsor.com/cadillac-tax-delayed/>

<https://www.healthsystemtracker.org/brief/increases-in-cost-sharing-payments-have-far-outpaced-wage-growth/#item-start>

<http://aon.mediaroom.com/news-releases?Item=137608>

<http://aon.mediaroom.com/news-releases?Item=137608>

<https://www.ncbi.nlm.nih.gov/pubmed/26962003>

<https://www.census.gov/content/dam/Census/library/publications/2018/demo/p60-264.pdf>

G. 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. You may send the kit to the media when you make a significant news announcement, present the kit at a meeting you may have with a reporter, or distribute the kit at a press conference or other chapter event. The press kit should be updated at least annually with a new fact sheet and new biographical information on officers and chairs.

Every press kit should include the following:

- **Fact Sheet**—A concise summary of the association's important data such as founding date, mission statement, number of members, names of officers/committee chairs, and affiliation with NAHU.
- **News Clips**—Samples of past press coverage helps sell the newsworthiness of your story.
- **Brochures or Newsletters**—Including business literature will help identify you as an expert in the industry.
- **Sample News Story**—Reporters will often print this verbatim. Editors see ready-to-print stories as an easy way to fill up space with little effort on their part.
- **Glossary of Terms**—A glossary will help reporters become familiar with the complex issues in our industry.
- **Contact information**—Provide a clear indication of whom reporters should call, and where to reach them, for more information.
- **Business Card**—Place a copy of the contact person's business card on one of the sides of the folder so when the reporter opens it up it's one of the first things that he or she sees.
- **Cover Letter or Pitch Letter**—A cover letter is a short correspondence (no longer than one page) that allows you to introduce yourself to the reporter. This also serves as a motivator for the reporter to review the contents of the press kit by quickly and clearly explaining why the media's audience would be interested in stories about our industry and association.

Your press kit is a reporter's first opportunity to meet the association so make sure it is visually appealing and well organized. Also include the association name and logo on the front of the folder. Send your press kit and a short cover letter to all of your local media contacts.

Finally, it's a good idea to have a version of your press kit available on your Website. That way, reporters can get instant access to everything they need when writing a story.

H. TIPS PART 1: CONDUCTING BROADCAST MEDIA INTERVIEWS

The thought of being interviewed by a reporter, particularly in a live broadcast interview setting, can be a little scary. But, the advantages of such opportunities cannot be overstated.

Media interviews provide a wonderful opportunity to raise awareness of your company's name and to communicate information to the public that can enhance your reputation – essentially serving as a form of free advertising. They can also be an important tool in addressing crisis situations. As you are called upon to do media interviews on behalf of your company, the following information and tips will help to ensure that you are well prepared and comfortable serving in the spokesperson role.

WHAT SHOULD YOU DO?

- **Define Your Message:** What's the issue and what do you want to have happen?
- **Know the Interviewer and your Audience:** Who is going to see and hear you? What's the most effective way to communicate your message to them?
- **Simplify:** Keep it simple and clear, in both concept and context. Hold on to one theme and two or three central, reinforcing points.
- **Be Prepared!** Find out exactly what the reporter wants to discuss. Identify two or three key messages you want published.
- **Practice the 3 Rs:** Rehearse, Roleplay and Revise.
- **You are the Message:** Focus your words, voice tone, facial expressions and body language. Emote without shrill attacks.
- **Control the Interview:** Stay on target with your message. Use “bridging” and other techniques.

APPEARANCE - QUICK TIPS:

- **Dress accordingly for live studio interviews:** Interviews are occasionally conducted in director's chairs or “living room” sets showing the guests and anchor down to the knee.
- **Avoid overly bright colors,** as the studio lights will make them distractingly bright. Navy blues, greens, earth tones (including purples, wine red) and muted colors (winter white) show well.
- **Avoid busy patterns, narrow stripes and checks.** Dress appropriate to the occasion and location (if out of studio). Company logo shirts/jackets are often appropriate and encouraged.

WOMEN

Pantsuits are acceptable. Sleeves are recommended. Avoid sexy or frilly outfits.

Keep jewelry to a minimum, as the bright lights will make it really sparkle.

Wear normal (or slightly heavier for TV) makeup. Choose a matte lipstick with conservative reds and pinks. Bring a compact with press powder and keep colorful eye makeup to a minimum as well.

MEN

Wear over-the-calf socks in case you're seated and not behind a desk, and make sure your shoes are polished.

Avoid three-button suits or double-breasted suits because they bunch up at the waist if you're seated. Single-breasted suits or sport coats work best. Keep your tie length close to your belt so it doesn't stick out under the coat and avoid distracting patterns.

Remember to shave and don't wear jewelry of any kind. A little hairspray keeps everything in place.

H. TIPS PART 2: CONDUCTING PRINT MEDIA INTERVIEWS

Because we encourage all of our members to develop media experience and participate in media training in order to effectively speak with one voice to reporters, we are providing you with key tips and techniques to help you excel in any print interviews.

WHAT SHOULD YOU DO?

- **Preparation:** Study your area of expertise. Know all of the latest news or current events regarding your subject that's being discussed.
- **Have a Strategy to Control the Interview:** Do some pre-planning on message bridging to influence the direction of the interview.
- **Practice, Practice, Practice:** Do some mock interviews — with a spouse, a trusted friend, or a professional media trainer — in which you try to anticipate questions.
- **Build Rapport:** Chat with the reporter right before the interview to show interest in his/her work. It helps to establish a connection that can translate into on-air compatibility.
- **Watch What You Say:** Don't tell a reporter anything you wouldn't want to see in print or hear. Anything you say can be "on the record" and will eventually find its way into the public arena.

BRIDGING TO KEY MESSAGES

The bridging technique is one of the cornerstones of media training and an essential tool with which to control a media interview. Put simply, it allows the interviewee to move the conversation on from a negative or unhelpful question posed by the interviewer. The key to bridging successfully is to develop a phrase or form of words that will allow you to get from the interviewer's question to your own key message.

Rules to Remember:

- Return to your key messages
- Deal with difficult questions
- Use touch and go technique to get where you need to go – avoid the block and bridge approach where you completely ignore the question; instead address the initial question then bridge to your message

Common Bridges Statements Include:

"We find the more important issue is..."
"I think it would be more accurate (or correct) to say..."
"Here's the real problem..."
"What I've said comes down to this..."
"Let me emphasize again..."
"What matters most in this situation is..."
"While _____ is important, it's also important to remember that..."
"It all boils down to this..."

"Let me emphasize again..."
"And that reminds me..."
"Before we leave this subject, I need to add..."
"The key point here is..."
"Let's take that a step further..."
"Let me add...."
"That's important, but the real issue is..."
"You should also know that..."
"That's an interesting point, but you should also consider..."

I. MEDIA RELATIONS AWARD

The Media Relations Awards honors the Media Chairs in the state and local association chapters for outstanding media relations preparation and outreach activities. We created this award several years ago to serve as an effective step-by-step guide to launching a successful PR campaign for your chapter.

Criteria:

- 1. Maintaining an active Media Relations Committee**
- 2. Compile list of local media contacts (including print and broadcast):** The list of local media contacts must contain all information requested; including contact name, publication or broadcast station name, phone, and fax or email address. If all items are not included the list will not be counted for points.
- 3. Present any of NAHU's "Working with the Media" PowerPoint presentations (found on website) at a chapter, strategic planning meeting or state/local leadership training meeting:** Provide the agenda/program for the meeting which shows the date, time and place and a list of attendees.
- 4. Attendance of NAHU's Working with the Media" webcast teleconferences:** Teleconferences with media training content are broadcast quarterly. Points awarded by chapter participant. Verified by NAHU.
- 5. Media Relations Chair attends Capitol Conference**
- 6. Media Relations Chair attends Annual Convention**
- 7. Create and distribute a press kit:** Provide a copy of your press kit and document how it was distributed.
- 8. Sending press releases to media contacts:** Provide copies of press releases and who they were sent to.
- 9. Send photos with press releases:** Provide copies of photos and related press release, as well as who they were sent to.
- 10. Send media advisories to reporters announcing chapter events:** Provide copies of media advisories and who they were sent to.
- 11. NAHU's media relations staff within 30 days on press releases, media advisories and other communications with the media:** Verified by NAHU.
- 12. Submit letters to the editor to local publications:** Provide copies and indicate distribution.
- 13. Submit op-ed articles to local publications:** Provide copies and indicate distribution.
- 14. Press Hits:** Information published in news articles or features must mention either the national, state or local chapter of Association of Health Underwriters. In general all articles submitted for documentation need to include the publication name and the date of publication. Original copies should be submitted whenever possible. State and local organizations can discuss their position in broadcast appearances, as long as it does not conflict with NAHU's position.
- 15. Extra points for comprehensive media lists, quality of written materials, and innovative ideas to attract media attention for your chapter or the association:** Include a description of the item and indicate why it is worthy of extra point credit.

Template:

Utilizing the dozens of media award templates we've created publically acknowledges member's success, diligent efforts and important contributions. These very easy to use "plug and play" templates are a critical part of promoting your chapter, it's leaders as well as NAHU.

Insert Chapter LOGO

FOR IMMEDIATE RELEASE
Insert Date

Contact: Insert contact name, title
Insert contact phone number and email address

Insert Chapter Name Receives Media Relations Award

Insert City, State (Insert Date) — **Insert Chapter Name** recently received the Media Relations Award at the National Association of Health Underwriters' (NAHU) 88th Annual Convention and Exhibition in Kansas City, MO.

Insert Chapter Name was recognized for this award that honors local association chapters for outstanding achievements in using the media to reach out to their members, the industry and the public. Criteria for receiving this award includes projecting a positive image about the healthcare industry, generating understanding of role in healthcare, educating the public about insurance, utilizing NAHU members as a source of information, providing balanced commentary and advancing NAHU's legislative agenda.

"The leadership of NAHU members has a far-reaching impact on providing for the healthcare needs of individuals, families and business in their communities. We are grateful for **Insert Chapter Name** efforts to communicate with the media and recognize them for their media efforts with this well-deserved award," said NAHU CEO Janet Trautwein.

"**Insert Chapter Name** exemplifies the dedication to providing the best opportunities for our members through reaching out to the media," said **Insert Name of Chapter President**, president of **Insert Name of Chapter**. "This year, our chapter organized _____ in our local community, _____ as part of our communications efforts and hosted _____ to further our members' educational efforts. These projects and many others have set a standard of excellence in the health insurance industry that we are proud to represent."

*The National Association of Health Underwriters represents 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. For more information, please call **Name** at **phone number** or email **address**.*

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J. 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 provides the opportunity to reach a different audience. But do not fall into the trap of believing new media sites are more forgiving than traditional media—anything you post on the internet can be searched, rebroadcast, quoted or misquoted.

“Speaking with One Voice” is very essential when reaching out to the media. Promoting the role of the broker is a part of NAHU’s message. When posting on social networking site, be sure to keep this in mind.

Besides hosting your own website, there are three major forms of social media:

1. Social Media Networking
2. Blogging
3. Video Uploading

If you are going to participate in social media, you need to be vigilant in your activity. Posting something once a year or even once a month will not be enough to make this medium worth the investment. You should check your sites daily, post something new at least once a day and actively recruit followers.

We encourage you to join, follow and participate in the social media opportunities NAHU has already established.

1. B2B—NAHU’s very own social networking site reserved for members only: <http://community.nahu.org/NAHU/NAHU/Home/>.
2. LinkedIn—Professional networking site to connect with other industry leaders, discuss issues and find job opportunities: <http://www.linkedin.com/groups?gid=66191>.
3. Facebook—Informal site that allows you to connect in multiple forms, including create fan pages, post pictures, invite others to events and easily connect with friends: <http://www.facebook.com/home.php?#/pages/National-Association-of-Health-Underwriters-NAHU/108227311298?ref=nf>.
4. Twitter—Micro-posting website where you can post your thoughts in 140 characters or less, including communicating your thoughts, rebroadcasting other tweets, posting links or responding to current events: <http://twitter.com/nahudotorg>.
5. YouTube—The most popular video-sharing website that lets registered users upload and share video clips online: <https://www.youtube.com/user/nahunatl>.
6. RSS News Feed—Members can subscribe to our RSS feed to stay up-to-date on NAHU in the News: <http://www.nahu.org/media/rssfeed.cfm>.

You can learn more about our social engagements by visiting www.nahu.org and click on the “follow-us” icons at the bottom of the page.

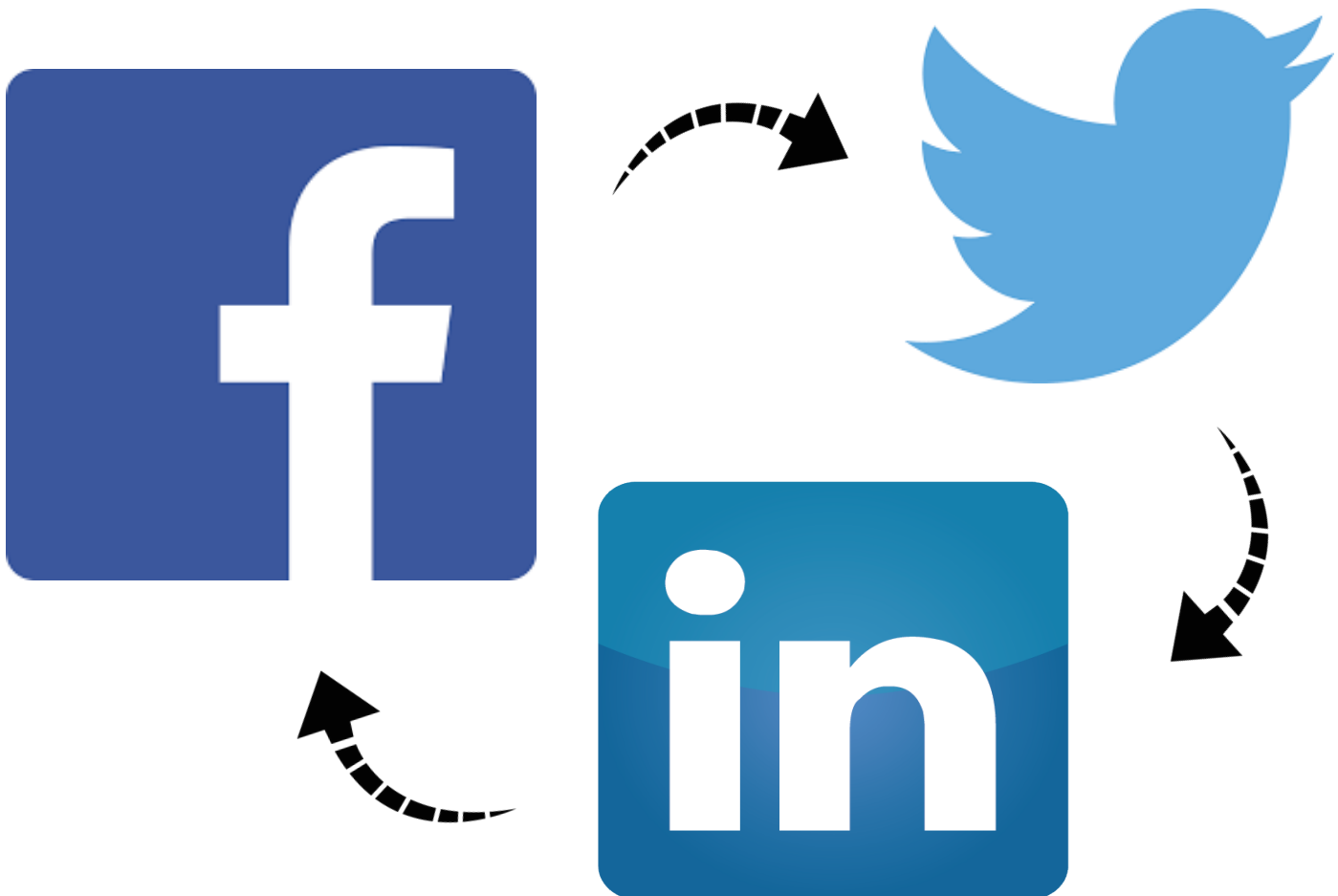
J.1. SOCIAL MEDIA POLICY

Any 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.

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.



J.2. SOCIAL MEDIA NETWORKING

The most intensive form of social media, networking sites can be popular one day and fade into distant memory the next. Keeping abreast on what sites are popular with whom and using them appropriately is the key to success with networking sites.

1. Twitter:

- a. Create an account, username and a bio that captures your business.
- b. Upload a photo or image that makes you stand out or your company's logo.
- c. Introduce yourself by sending your first tweet.
- d. Find new, exciting Twitter users to follow. Follow your followers back.
- e. Begin scheduling your content. It's a must to post at least once daily.
- f. Share the content of other Twitter users by retweeting and marking it as a "Favorite".
- g. Use catchy hashtags.

2. Facebook:

- a. **Timeline:** The space on your profile where you can see your own posts, posts from friends and stories you're tagged in organized by the date they were posted.
- b. **News Feed:** A constantly updated list of stories in the middle of your home page, including status updates, photos, videos, links, app activity and likes from people, Pages and groups that you follow on Facebook.
- c. **Status Update:** An update feature which allows users to discuss their thoughts, whereabouts, or important information with their friends. Similar to a tweet on the social networking site Twitter, a status is usually short and generally gives information without going into too much detail.
- d. **The "Like" Button:** A feature that allows users to show their support for specific comments, pictures, wall posts, statuses, or fan pages. After a user "likes" something, their news feed is updated, letting their friends know what pages they "like."
- e. **Reactions:** With added customized options, the Reactions features lets users long-press on the like button for an option to use one of five pre-defined emotions, including "Love", "Haha", "Wow", "Sad", or "Angry".
- f. **Tagging:** When you tag someone, you create a link to their profile. The post you tagged the person in may also be added to that person's Timeline and they'll be notified.
- g. **Notifications:** Notifications tell the user that something has been added to his or her profile page. Examples include: a message being shared on the user's wall or a comment on a picture of the user or on a picture that the user has previously commented on. Initially, notifications for events were limited to one per event; these were eventually grouped category wise.
- h. **Groups:** Facebook Groups can be created by individual users. Groups allow members to post content such as links, media, questions, events, editable documents, and comments on these items. Groups are used for collaboration and allow discussions, events, and numerous other activities. They are a way of enabling a number of people to come together online to share information and discuss specific subjects.

J.3. BLOGGING

NAHU as well as several NAHU members have extremely popular healthcare blogs that are often quoted and linked to. Also, most major media outlets have healthcare blogs, and even President Obama has a blog that is regularly updated by his staff. Monitoring and commenting on these blogs is a great way to promote NAHU issues and will be an effective use of your time.

To start your own blog, have a solid concept in mind. It is easiest if several members of the board agree to be bloggers so the responsibility of posting new ideas is shared. Decide who will post, and creating a schedule as to when the blog will be updated. There are many free blog sites available—blogspot, livejournal, wordpress—so make sure to select one that will be able to fulfill your needs. Promote your blog at chapter meetings, on your website and on social networking sites. Make sure to title, date and tag your posts so people can easily search your archive for issues that interest them.

Here are a few recommended blogs for you to follow, comment on and receive inspiration from:

- New York Times Prescriptions
- Washington Post Health Care Rx
- The Hill Healthwatch
- The Huffington Post
- Politico
- The Alan Katz Health Care Reform Blog
- Health Care Policy and Marketplace Review

J.4. VIDEO UPLOADING

Go viral to promote issues and educate consumers. By utilizing both the visual and audio aspects of video blogs, you can bring a depth of understanding to issues of importance.

- **Pick your subject matter carefully**—NAHU has lists of talking points, legislative issues and consumer questions that can be effectively addressed in a video. Do a quick online search and make sure your idea is new and different. If you find other videos that address the same topic, comment, rate and link to that video so you can move on to a more unique topic.
- **Create a storyboard and script**—Make sure you know what you want to say before you try to say it. Having a solid storyboard and script means you will spend less time filming and editing your video. Keep a professional tone and avoid gimmicks, over-simplification or material that can be misconstrued as offensive. Know the audience you want to reach. Utilize the materials NAHU has provided to create your content.
- **Produce a professional looking video**—Videos uploaded to the video-sharing sites are generally low resolution and short, so keep videos simple and shots tight. Wear solid colors and use block fonts for any text you wish to include. Respect the law and make sure not to use music, pictures and clips that are copyrighted. Be familiar with the camera and video editing equipment you are using, or if you chose to contract a professional, make sure they know exactly where you are planning on marketing your video so they can help you make effective decisions.
- **Upload and promote your video**—YouTube is the most popular and easy to use video-file sharing site, but you can't just post your video and forget about it. Tag your video with the appropriate subject matter, and use YouTube's promotion options to link it to as many places as possible. Link and embed the video on as many social media platforms as possible, and encourage your members and friends to rate and comment on the video. Create a YouTube channel, make playlist and subscribe to other channels so people can find you more easily. (Find more information about video promotions at the YouTube Channel.)
- **Most importantly, let your personality show**—You are experts at educating America and feel passionate about the issues at hand, so help viewers feel the same thing.

You can also create responses to other videos, invitations to events and interviews with industry professionals. If you use the NAHU logo or name on your video, make sure to receive prior approval and send the PR department a copy or link to your video. NAHU reserves the right to ask you to remove any video content that is not in accordance with the NAHU message.

K. NAHU WEB SITE

NAHU's website (<http://www.nahu.org>) is an additional resource for media relations tools and training materials. Tools for chapters can be found on the Media Kits section on our Media Tools webpage under the Leadership Tools tab. This section contains sample letters to the editor, brochure information, media training web seminars and press release templates, in addition to numerous other resources designed to make your media relations campaign as effective as possible.

For more information contact Kelly Loussedes, senior vice president of public relations, at 202-595-3074 or kloussedes@nahu.org.

CONCLUSION

A. BUILDING UPON AND MAINTAINING THE MEDIA RELATIONSHIP

After introducing yourself to the key reporters it will be up to you 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.” Your objective is to keep your name and 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.

In addition to keeping reporters apprised of news development (within your agency and the industry as it relates locally), you should seek opportunities that will provide you with additional “fodder” to share with the media. Agree to speak before business and service groups to share your message, addressing topical and newsworthy issues whenever possible. If appropriate, invite reporters to attend and be available for interviews. At a minimum, make certain they receive a copy of your remarks along with a cover note inviting reporters to contact you as they are developing stories in the future on these topics.

Get more mileage out of your speech by turning it into a bylined article or an op-ed piece and offer it to local newspapers or trade publications as appropriate. Periodically send notes to reporters that include information on industry developments, explaining the ripple effect they may have on your local community. Continually look at national news developments concerning healthcare policy and the insurance industry and contact your media to comment on how the news relates to your local area.

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