

Health Insurance Agents & Brokers Where Would You Be *without* NAHU?

Putting your membership dues to good use is our top priority. We are the only association working solely on behalf of health insurance agents, brokers and benefit professionals. We are your professional association and we provide legislative advocacy, education, information resources, member recognition and member-only benefits.

With NAHU representing the industry, policymakers have addressed many issues the health care reform bill promised to create:

- Allowing health insurance agents and brokers to sell private coverage both inside and outside of the new exchanges.
- Preserving private insurance plans as the predominant source of coverage, without the creation of a government-run public health insurance plan.
- Working with the National Association of Insurance Commissioners (NAIC) and policymakers to acknowledge the value of our members and the need to preserve your role in the health insurance system.



“As the standards for implementing national health reform are being developed, it is essential that they recognize and protect the indispensable role that licensed insurance professionals play in serving consumers.”

–NAIC Resolution

With NAHU working with key policymakers, your dues dollars continue to support our role as the voice of the industry:

- Creating a joint task force with the NAIC and the Dept. of Health and Human Services (HHS) to address agent compensation and medical loss ratio (MLR).
- Working closely with Congress and the administration on the development of the new web portal for consumers to shop for health insurance.
- Working directly with the NAIC and providing guidance as states establish their exchanges.

With NAHU programs, you have access to member-only benefits:

- **Education:** State and local chapters provide educational opportunities that keep you abreast on trends, new products and policy changes. These meetings also provide opportunities for you to form useful relationships to better your business.
- **Information Resources:** With www.nahu.org, *HIIU* magazine, timely newsletters and broadcast emails at your fingertips, you'll always have access to the most current industry information.
- **Discounts:** Form an exclusive agreement with Marsh Affinity Group for Agent Preferred E&O insurance to discounts on shipping, conference calling and other business communication needs, NAHU offers you opportunities to save money on the items and services you need to operate your business.

Without NAHU, the health insurance agent and broker would be left alone to deal with the ever-changing regulations and reform. NAHU is your partner during this turbulent time and will provide you with everything you need to continue growing your business and having a successful career.

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, visit www.nahu.org.



Support the Industry that provides your living. Join the...

Southwest Michigan Association of Health Underwriters

Our association is a chapter of the National Association of Health Underwriters (NAHU). The role of SMAHU is to help our members. SMAHU helps you maintain professional education and standards, monitor and participate in Legislative affairs, and make sure that your clients continue to have access to quality choices when it comes to insurance for the health care needs for themselves and their families.

With the ever-changing market place and political climate, the importance of being involved and supporting your industry has grown dramatically. ***You need to know what is going on.*** As we are all aware, some legislators are determined to change our laws on a regular basis. Being informed of these changes and how it will affect our business is crucial in today's market place.

Being a member of the Southwest Michigan Association of Health Underwriters gets you



- ✓ Legislative Impact in Michigan and Washington to safeguard your livelihood...
- ✓ **FREE Monthly breakfasts** with guest speakers on topics affecting your career...
- ✓ Industry Publications... HIU Magazine... Newsletters... Daily NEWSWIRE online
- ✓ C.E. License credits through Education Programs...
- ✓ Annual events... Golf Outing / Holiday Party...
- ✓ Professional Discounts for classes, designations, CE, other programs...
- ✓ Eligibility for Leading Producer Round Table Award...
- ✓ Enhanced professional image...
- ✓ Personal recognition through community service...
- ✓ And More...

Membership is important, indeed vital to you for the education, networking, sales ideas, and legislative support.

Join the Southwest Michigan Association of Health Underwriters Today!

Fill out the application below and send to the address listed.

Name: _____
 Agency/Company: _____
 Address: _____

 City: _____
 State: _____ Zip: _____
 Phone: _____
 Fax: _____
 E-mail: _____

Referred by (Sponsor): _____

Date of Birth: _____

Select one: Ins. Agent Carrier Rep Other

Visit us online: www.smahu.org

Mail to: Lisa Murdoch
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 Portage, MI 49024
 Fax 866-446-2203
 e-mail: LMurdoch@bcbsm.com

2011 Dues Payment Authorization

Payment Selection:

\$32.50 Monthly Draft (choose one)

Checking Account Credit Card

Please complete the authorization below

- Or -

Annual Bill – (\$390 make check payable to NAHU)

Bankdraft / Credit card authorization form

I / we authorize NAHU to initiate debit entries to my (our) account as indicated.

- Monthly debits are equal to one-twelfth of applicable national, state and local dues. (please attach a voided check for bankdrafts or complete credit card section)

For Credit Card Payments Select one:

Visa MC AMEX Discover

Card # _____

Expiration Date: _____

Name as on Card: _____

 (Signature)