



SAAHU Newsletter

Fall 2014

December 4th, 2014

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President's Message by Korina Gregg:

It's 'Makin' the Donuts Time'!

As were the words of a popular donut retailer whose commercial aired several years ago.....so is our marching creed which is amazingly similar to those bakery owners who worked tirelessly through the night and into the wee hours of the morning to make sure all who wanted the tasty sweet breakfast delights would have them during that opportune 'rush hour'. The irony is that the words could not be more appropriate for our profession at this time of year as we all help our clients through the interesting maze of "Health care Reform" during the 'rush' hour (or few months) we know as "open enrollment".

As we all work to educate and advise our clients - whether business owners or individuals - of the ever-changing landscape of our 2010 ACA law, it is imperative that we keep ourselves updated with the governments' up-to-the-minute rule changes and consequential changes in the health plans offered by the carriers we represent.

Never before has it been more helpful - if not critical - that our industry have such an exemplary Association as NAHU. As a strong leading force working with our government entities, our NAHU representatives are directly involved with our government representatives in evaluating and making positive changes to the ACA law.

In addition, we NAHU members have the confidence in knowing that we receive the most up to date accurate news from both a national and state-by-state perspective. NAHU provides us with legal clarity on timely issues and host topical compliance webinars to clarify and shed light on areas that affect our profession and our clients.

With the mid-term elections over, we can be certain there will continue to be more ACA changes and enhancements to follow.

Join Our
Mailing List

In short and to my analogy, as we *get up* and *stay up* daily to 'make the donuts', we have the security and knowledge that we have the **best** ingredients and **best** baker's assistance in the industry. Now its up to each of us to make the **best** donuts in the land for our hungry customers!

Submitted by: Korina Gregg, SAAHU President 2014-2015

Legislative Update-

The new [ACA FAQ XXII Compliance of Premium Reimbursement Arrangements](#) (FAQ XXII), published

November 6, 2014, confirms that employers cannot reimburse employees on a pre-tax or after-tax basis for purchasing individual coverage in lieu of group health plan coverage as promoted by various vendors, TPAs and others.

FAQ XXII makes it clear that the Affordable Care Act prohibits any arrangement where an employer provides cash reimbursement on a pre- or post-tax basis for individual health insurance policies. FAQ XXII states that any such employer payment arrangement for the purpose of providing medical care to employees is group health plan coverage subject to the market reform provisions of the ACA. HRAs, health FSAs, certain other health care arrangements and other premium reimbursement arrangements do not violate these market reform provisions when integrated with a group health plan that complies with such provisions. However, an employer health care arrangement cannot be integrated with individual market policies to satisfy the market reforms. Consequently, such an arrangement may be subject to penalties and/or excise taxes which include up to \$100 per day per person.

In light of this guidance, employers sponsoring these arrangements are encouraged to contact counsel for assistance in understanding the potential concerns raised by involvement in these practices and their resolution.



To summarize,

- Employers cannot offer employees cash to reimburse the purchase of individual market policies;
- For employees with high claims risk, employers cannot offer a choice between enrollment in its standard group health plan or cash;
- Employers cannot cancel group policies, set up a Code Section 105 reimbursement plan using brokers to help employees select individual insurance policies or allow employees to access premium tax credits for Marketplace coverage.

Source: BASIC newsletter 11/19/2014

<https://www.basiconline.com>

Secretary Recap

We have started our SAAHU year with some outstanding speakers. In August, we welcomed Mike Causey from Arizona Benefits Plan. Mike spoke with us about (ACA) Affordable Care Act and how it has changed self funding and fully insurance plans. If you attended this

meeting and signed in you will receive 1 CE credit.

In September, our speaker was Eric Caughern from Strategic Growth Insurance Association. Eric spoke with us about changes the ACA has had on both Medicare and Medicaid. He also gave an update on the 2015 Medicare benefits. This was also a 1 CE course.



In October, we were honored to have our NAHU President, Ryan Thorn. Ryan came in from Utah and spoke with both our Phoenix and Tucson chapters. Ryan had a fun interactive presentation which dove into the facts and fictions of the ACA. He also went into further detail as to what NAHU is doing to support all of us NAHU members. We were all thrilled that we were able to have Ryan Thron, NAHU President in Tucson. This was also a 1 CE course.

As you can see we have had an outstanding line up of speakers. We have been able to offer CE credit to our meetings so far this SAAHU year. We hope to continue to offer fantastic and educational speakers in our upcoming meetings. If you have any meeting recommendations or topics, please let anyone of our board member know. We are here to serve you.

Respectfully submitted:
Nicole Dyson- SAAHU Secretary 2014-2015

CE Requirement in Arizona

Now that all licensed Arizona Insurance Professionals have a continuing education requirement, it's going to be very important to confirm your credits are properly documented. The information is at your fingertips. Steps showing how to view and print your transcript will be posted soon to the Education page of the [SAAHU](http://www.saaahu.org) website. You will also find an overview of the new Arizona CE law for Insurance Professionals.



Stay tuned for CE opportunities provided to you by SAAHU!



Awards.... Awards....and more Awards!!!!

Pacesetter

Southern Arizona Association of Health Underwriters (SAAHU) recently received the Pacesetter Award at the National Association of Health Underwriters' (NAHU) 83rd Annual Convention and Exhibition in Scottsdale, Arizona.



SAAHU was recognized for the Pacesetter Award. The criteria for receiving this award includes attendance at national and regional meetings, chapter management, hosting local meetings and events, communications, membership activities and growth, public service projects, media relations efforts, and continuing education

Gold Certification 2014

SAAHU has met requirements to receive the Gold Seal of Certification, a Chapter Certification Program that recognizes excelling chapters all year long. Recognition is based on criteria satisfaction in various areas.



To earn the Gold Seal of Certification chapters must satisfy at least nine of fourteen criteria. Chapters must meet requirements each year in order to maintain the certification. SAAHU's goal is to be re-certified each and every year.

Presidential Service Award

At the October 2014 monthly meeting, NAHU President Ryan Thorn presented both Becky Kanoza and Nicole Dyson with the Presidential Service Award for their many years of hard work with our local chapter. Thank you to both Becky and Nicole for everything you do!



Corporate Sponsors

We would like to express a special THANK YOU to our corporate sponsors for 2014.

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Silver

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Gold



ARIZONA
BENEFIT PLANS, INC.



Bronze



The 2015

Sponsorship packages are now available. If interested, please contact
Becky Kanoza at 520-290-3051 or becky.kanoza@blackgould.com

Upcoming meetings and events-

SAVE THE DATE!

January 21st monthly member meeting

February 18th monthly member meeting

March 18th monthly member meeting

March 31st- Day at the Capitol*

April 15th monthly member meeting

April 17th Annual Golf tournament*

All meetings are held at 8:30am on the 3rd Wednesday of every month
unless otherwise noted

SAVE THE DATE!



The SAAHU 16th Annual Golf Event has been scheduled for Friday April 17th, 2015.

Once again the tournament will be held at Golf Club at Vistoso. Watch for details in the upcoming months.

Sponsors: Our 2015 fundraising packages are available- contact Becky Kanoza for details- ph#520-290-3051 or email becky.kanoza@blackgould.com

Thank you to everyone for your continued support!

HUPAC Contributors

We would like to express a special THANK YOU! to our local HUPAC contributors. We appreciate your dedication to the future of our industry!



Nicole Dyson
Korina Gregg
Judy Johnson
Rebecca Kanoza
Dianne Kelley
Raymond Magnuson
Matthew Nelson
Denise Schroeder
Rosanne Wolfe

Membership

We would like to welcome our newest members to the NAHU/SAAHU Organization. They are:

Chris Louis
 Mike Cano
 Richard Saldivar

Thank you for your membership and please share with your colleagues all the great reasons for joining NAHU! Get rewards up to \$250! Find out more [HERE](#).

Karen Roach and Stacy Nietupski
 SAAHU Membership Chairs

Membership Contest

Earn a \$250 American Express Gift Card

Membership Campaign

June 1-December 31, 2014

Receive a \$250 American Express Gift Card for **EVERY** 4 new members you recruit between June 1st - December 31, 2014!

All applications must be received by NAHU by 12/31 to be eligible. Only members in good standing are eligible to participate in this promotion and receive a reward. Credit goes to the member whose name is on the new member's application as the sponsor.

For a membership application please visit:

http://www.nahu.org/members/Forms/2014_Membership_Application.pdf

Or contact Karen Roach (Membership Chair) at 520-429-9339.

How Do You HIPAA?

Do you yodel it from the rooftops, and make each of your clients sign HIPAA consent forms? Does the HITECH act ruin your customer service, especially when clients call, expecting you to have their password to your encrypted emails, after you've begged them not to email their forms or tax reports? (And then, do they just email them unencrypted to you anyway!?) Do you argue with your office mates about what constitutes PHI and PII, or is it just a reminder of college days? Are you amused when HIPAA is spelled with two Ps like HIPPO? Or did you not get the memo? No matter what the cause for neglecting to comply with HIPAA - rest assured there is a limit on how much we can be fined: \$1.5 million a year. The deadline to be in full compliance is September 23, 2014.

HIPAA is at the forefront again this fall, with some carriers requiring brokers to sign agreements similar to the agreements brokers sign when certifying to sell in the FFM Exchange. When certifying for the FFM exchange, brokers consent to allow the government to look into their computers. I can see the need for this, given the potential for fraud, but then how do we protect our non-Marketplace clients' information? Consider that a broker's Marketplace security access is based on the answer to questions as simple as "What is your Favorite Food?" Now consider that your computer is like a bank full of your clients' identities, and your computer's location is conveniently advertised on the internet.

So what can we do, not just to comply, but to really protect ourselves and our clients' personal information? I'm not saying that all of these measures are required, but here are some ideas. Have cable locks on each hard drive, and not only password protect each hard drive but encrypt them with encryption software. Lock your clients' files in a

locked room, or in locked cabinets. If you have old filing cabinets, a locksmith can retrofit them with locks for a modest sum. At the end of the day, lock the sensitive papers on your desk in a drawer. If the government can peer into the computers we use for working on the Exchange, then don't keep clients' identifying information on the hard drive you use for the Exchange. (This is not a requirement, it's just an idea.) I only use my laptop to work on the FFM, and I access any documents or information I need from an encrypted thumb drive. Password protect documents with clients' identifying information. Don't access identifying information on public wifi networks, and especially not on your phone while it's connected to public wi-fi. Don't name your passwords document 'passwords,' and protect it with a password. Don't use words in passwords; google 'secure password creation tips.' If you're tired of constantly having to come up with new secure passwords and updating your 5 page Excel spreadsheet with your 1001 passwords, consider a password encryption software program like Dashlane. If you use an online document sharing system like Google Docs or Dropbox, encrypt the files with sensitive information (for example, using TrueCrypt,) or use your own personal cloud device instead, for example, the MyCloud from WesternDigital. Search the B2B discussion boards on the NAHU website for 'encryption' and you will find useful discussion about adequately encrypting computers (password protecting them is not enough.) How to best do this depends upon your operating system. Did you know encryption software can be used also on your smartphone?

Back up your hard drive once a month, and keep your encrypted copy in a separate, locked location. Use email encryption software for sensitive information, or use the fax instead. Speaking of which, if you use an online fax service, is it encrypted? Do you include that 'for your eyes only' line on your email signature? Do you use a fax cover sheet in front of any faxes containing PHI? Is that 'for your eyes only' (confidentiality disclaimer) at the bottom of all your fax sheets too? You might want to google 'confidentiality disclaimer' or copy one from your carrier reps' emails. Maybe someday our emails and faxes will actually play that James Bond theme song for us, but until then it's up to you to find your own amusement with HIPAA.

If you really want to get into security, you can buy a phone charger to protect your smartphone from being hacked while charging it in a public place, and check the permissions given to any apps you have on your phone to see if information on your phone is open game. Also have passwords on your wifi routers at home and work. Make sure you're logged out of Facebook and other social media sites when you're working with clients' sensitive information, or use a different browser.

Have Business Associate Agreements with every employer client, cleaning staff, employees, and your IT company. Make sure everyone in your office has undergone HIPAA training and encourage your employer clients to complete HIPAA training and institute HIPAA privacy policies, and advise them on avoiding HIPAA violations. (Check out the NAHU website for HIPAA documents and training for your staff and your employer clients, under "Compliance," then "Compliance Tools & Resources," go to "Webinars." Also be sure to download the Power Point slides. You might also want to review the list of NAHU vendors at the last National Convention in Scottsdale for more HIPAA products.) This is not a complete list of HIPAA chores required to be in compliance; see NAHU's website for comprehensive guidebooks and webinars, which also include instructions on what to do in the event of a data breach. Oh, and if you certify for the Exchange, use something other than a simple word when answering the security question "What is your favorite food?" (Maybe use a code instead?) While you're at it, consider adding products that

include Identity Theft Protection to your offerings! Not sure where to find templates for your agency's privacy policy, or business associate agreements? NAHU sells a kit on their website, but you can also ask your carriers - some provide templates on broker portals or with their contract paperwork.

As my assistant loves to remind me: just because I'm paranoid, does not mean they're not out to get me! The goal is to rest assured that no matter what happens to your phone, your office or computers, you won't have to worry about buying identify theft protection for all of your clients because their information will never have been compromised. You'll just restore your data, go back to assisting your clients with your highly specialized skills, and if your compliance is ever called into question, you won't have to worry because you'll have it covered. Also, please share with us any of your HIPAA tricks we've missed!

2014-2015 Board Members

Executive Board:

President- Korina Gregg
Treasurer- Jennifer Magnuson
Secretary, Website & Awards- Nicole Dyson
Past President- Becky Kanoza

Committees/Chairs:

Advisor at Large- Rosanne Wolfe
Membership- Karen Roach
Membership Retention- Stacy Nietupski
Media Relations- Bruce Grant
Legislative- Tiffany MacFerrin
HUPAC- Matt Nelson
Legislative- Korina Gregg
Programs- Judy Johnson/Matt Nelson
Communications- Becky Kanoza
Hospitality- Susana Valenzuela

Southern Arizona Association of Health Underwriters, P.O. Box, Tucson, AZ 85711

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Sent by becky.kanoza@blackgould.com in collaboration with



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