

Northern Michigan Association of Health Underwriters
 Minutes from August 11, 2008 Meeting
 TC Chamber of Commerce, 3rd Floor

		Present	Absent
Keith Wright	President	x	
Jackie Letts	Director	x	
Mark McLane	Director	x	
Tonya Carmoney	Director	x	
Joe Anderson	Director	x	
Larry Vincler	Treasurer	x	
Raquel Green	Vice President	x	
Tom Northway	Director	x	
Chuck Rodeck	Director		x
Pat McLaughlin	Immediate Past President		x
Diane Stout	Director		x
Nicole Rodriguez	Director		x

1. Meeting called to order at 9:15 a.m.
2. Introduction
 Keith welcomed everyone to the start of a new board year for NMAHU. His goal as President is to concentrate on giving value back to the membership. The same for our sponsors, we need to create more value for them to retain their support.
3. Golf Committee Report
 Tom Northway handed out a list of income and expenses for the golf outing. He printed one that didn't have all of the information he wanted to share so he will send that one to us all via email. The outing was a success and he has many good ideas on how to make this year's event even better.
4. Treasurer's Report
 Larry Vincler distributed the payments and deposits to the checking account. Total balance including savings and golf account: \$13,014.98. He also included a list of sponsors to date. We created a Budget Committee to move forward with a budget for this year. Larry, Keith and Raquel to meet asap.
5. Committee Assignments
 Education – Raquel & Keith Legislative – Jackie Membership – Diane
 Awards – Tonya & Joe Retention - Keith
6. Bylaws
 Keith distributed copies of our bylaws. They have not been touched since 2001 and he feels we need to make some amendments. He asked that we all review them and be prepared to discuss at Septembers board meeting. He would like to see two specific amendments: 1) Adding e-voting and 2) easing up on election requirements such as needing to give 3 months notice prior to voting. Finally, he would also like to add two new committee chairs to our bylaws: 1) Individual Markets and 2) Senior Markets. There is definitely a need in both of these areas that isn't being filled. And the association isn't supporting any agents who work in these fields exclusively. We'd like to start doing that now. Mark McLane has agreed to be the Individual Mkt Chair and Joe Anderson has agreed to be the Senior Mkt Chair. Further discussion in September.

7. Executive Director
As a carry over from last years board, we discussed hiring someone to create a monthly newsletter and maintain our membership/sponsor database for meeting notices and invitations. Jackie Letts made a motion that we accept Shelly Stanton to the position at a pay of \$100 per month. Second by Raquel Green. Motion passed unanimously.
8. Newsletter
All agreed that the newsletter should continue to be monthly even if it is only a one page email update. We need to stay in touch with the members/sponsors and let them know we are working for them. At the very least, it should contain board meeting minutes, a legislative update and a calendar of events. We can also create a "Sponsors Corner" to allow space for them to share information. Keith will work with Shelly to get the first one published for September.
9. Awards
Discussed our awards goals/intentions for this year. Everyone is still disappointed that we weren't able to qualify for Pacesetter the year that Nicole and Raquel spent so much time working on the submission. That is a sign to us that we really can't afford to put so much effort into it with nothing in return. Tonya will look into the qualifications for Triple Crown to see if that is a National award we could support otherwise we will continue to recognize our local members for their accomplishments like RHU, REBC, LPRT, HUPAC support, etc. Tonya and Joe will start working on our fall Awards meeting. We'll combine it with another meeting to make sure we have a lot of participants.
10. Legislative Report
Jackie gave her report. She thought is was interesting that the Unions are very much against the creation of high risk pools and have been very vocal about it with the legislators. Then they turned around and supported the "Reform Michigan Now" campaign to eliminate some legislative positions, cut their legislators and redistrict. That just doesn't make sense.
11. Fall Membership Meeting
Keith is working on a panel committee for a fall membership meeting to discuss Individual Market Reform. He is inviting the commercial carrier coalition and one of their allies as well as BCBSM with one of their allies, like SBAM. He will get that set up.

Keith also feels it is very important to have another large spring membership meeting as well as monthly meetings as topics – important, worthwhile topics – come up. One suggestion for a monthly meeting would be on HSA's and what our local banks are doing to support HSA's. Mark will work with Jackie and Raquel to see how many banks would be interested in participating and will set up date for late September. Charge all banks \$100 to have a captive audience and 5-10 minutes to discuss their HSA offerings. This meeting can be the venue for the Awards ceremony too. Be sure to get pictures for the newsletter.
12. Education
Raquel and Keith to start working on offering an RHU class for this spring again. Keith is also working on the possibility of offering a Disability Insurance course that normally is offered through Life Underwriters. We all agreed it is a worthwhile topic and nothing wrong with seeing if we can get some participation.
13. Adjournment
Meeting was adjourned at 10:10 a.m.

Respectfully Submitted

Raquel Green, acting Secretary for the Day (only)