

IAHU Board Meeting

April 2014 Minutes

April 8th, 2014

- Called to Order The April 2014 Board meeting the Iowa Association of Health Underwriters was called to order at 3:15 PM by Board Member Eric Kohlsdorf.
- Members present: Kohlsdorf, Schreder, Strouse, Teeling, Jarvela, Lindsay, Shireman
- Members absent: Evans, Thams, Patton
- Minutes: Following review, motion by Jarvela seconded by Schreder to approve the March Board minutes. Motion passed
- Financials: Following review, motion by Strouse seconded by Schreder to approve the March financial report. Motion passed
- Membership: Current Membership is 229 Members – up from 223 last month that represents approximately 28% growth from last year 179 Members last year compared to 229 today.as new energy on the Committee because of Committee Member Kacy Gruebkmeyer, State coordinator with AFLAC. There's a new Membership promotion – four new Members you receive either a free Membership to national or American Express gift card.
- Finance Committee: A check register was e-mailed to the Board. As we discussed in the past the check register runs from January through March 31 even though the Association year runs from July through June 30. This is done because our main revenue stream occurs in the first six months of the year. The Board was also sent a profit and loss Statement for the same January through March. There's a note on the financial Statement that the PayPal deposit on March 24, 2014 in for \$1924.71 included \$1,000 from KHI as sponsorship for the 2014 golf outing. In the future sponsorships will be identified separately instead of being included in the total PayPal deposits. The negative net income should not be a concern. This is because we haven't received the sponsorships for the annual symposium. We are anticipating substantial sponsorships this year.
- Legislative: Interesting discussion regarding the campaign for governor in the State. Conversation about allegations being made by the Democrats against our Republican governor.
- Programs: Detailed discussion about the anticipated Thursday Member meeting and the fact that HHS has changed the out-of-pocket maximum for pediatric dental. This makes

Board Member Shireman's CE presentation out of date and not in compliance.

The Des Moines meeting on Thursday, we have 32 registered , 27 in Cedar Rapids, there are only nine signed up for Storm Lake currently. Hopefully we can get this number closer to 20 to make the trip for the carriers worthwhile. Some of the carriers have expressed concerns about the long drive to Storm Lake.

Our golf tournament is receiving some traction. There are some significant sponsorships. There was conversation about having our June Board meeting in conjunction with the golf outing. This eliminates travel to Des Moines twice during that week. Board Member Kohlsdorf suggested that we not have a June Board meeting. The bylaws require only nine meetings per year so it would be no issue to not have the meeting.

One of the issues that has presented itself to Chairperson Strouse, a lot of the sponsors for our annual Symposium have expressed a lack of interest in having a booth. They expressed the feeling that they are receiving more value out of supporting our ongoing events like the Member meetings and Golf Outing than having a booth at the symposium. They feel that attendees aren't " forced" to actually sit down and have conversation with company people in the booths.

There be another four carrier presentation in September at the Member Meeting similar to the January event that was held. The focus will be on the early renewals. Getting presenters for our Member meetings is no problem. There is a lot of interest in making presentations at our events.

There is some concern with the participation at our events in Northern Iowa. This will be reviewed during the rest of the year and the determination may be made to not hold Member meetings in that part of the State. Board Member Schreder mentioned that it is possible that KHI could assist with the costs associated with these meetings since they have a large 'broker footprint' in that area.

May 22nd the Association is holding a Senate Debate for the candidates who are vying for Sen. Harken's seat.

We have been using a price differential - Member versus non-Member for our programs. There has been no pushback on this pricing.

Board Member Schreder commented what an excellent job Chairperson Strouse has been doing. Schreder indicated that this makes her job as Membership Chairperson a lot easier.

Symposium: No report

Communications: There are two exciting awards to announce – we're now Gold certified thanks to Dawn Barr and Joe Evans. We were able to add this certification to our Landmark

award application. This adds a few points to our total. The Landmark award was submitted on April 7 which with the due date. Total eligible points available by a Association is approximately 5000. Our point total was 2025. This was a point improvement from the points that we had last year. The gold certification has been added to our website.

Next year Dawn Barr would not have national responsibilities for awards. That was conversation about asking her to join the Board to be responsible for our awards applications. She could also help with communications and website.

Old Business:

At last month's Board meeting the bylaws updates were approved as amended. No current update on the website. Joe Evans and Greg Shireman have been unable to meet. There was conversation that sense Board Member Strouse and Jarvela work with our web master that it makes sense for them to spearhead any website improvements. Jarvela will follow-up with the webmaster to see what is needed specifically to move the project ahead. The project has been approved by the Board previously.

New business:

Board Member cost share for CE meetings – this was discussed last year. Does it make sense for Board Members to be required to pay to attend CE meetings and other IAHU events? Considering that Board Members are donating their time, they should not be required to pay to go to the monthly meetings or the annual symposium.

Motion by Kohlsdorf seconded by Schreder that Board Members will not have to pay the cost to attend the Member meetings or the annual symposium.

Discussion – one of the issues that this may cause is that not everyone will register for the events and we won't maintain an accurate count. Board Member Teeling was concerned that this should be accurately documented and not just be handled by a motion. He suggested instead of having a motion that it should be put into writing so that the intent of the Board was absolutely clear. "Paying for the cost" is ambiguous.

Motion by Kohlsdorf was withdrawn. Motion by Kohlsdorf was restated seconded by Teeling - To write a policies and procedures for the Association that active Board Members will not have to pay for IAHU sponsored events. That follows the nature of the previous motion discussion. Some discussion about the definition of active Board Member. Consider changing to Member in Good Standing. This P&P will be drafted for discussion at the May Board meeting. Motion passed.

Additional new business - two weeks ago David Lyons from CoOpportunity sent an op-ed to the Des Moines Register regarding Pres. Obama's Statement that if you like your plan you can keep your plan. He is strongly lobbying the insurance commissioner's office not to allow insurance companies to offer non-ACA plans. Wellmark has expressed that they don't agree with this opinion and want to allow

the older plans The Board should establish a position on this. We need to stay neutral as a Board.

Meeting adjourned: 4:20 PM