



The National Association of Health Underwriters (NAHU) represents 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. Here are some of the ways that our members are helping not only their clients but also their community during this global pandemic.

"In this stressful, uncertain time my employers are demonstrating commitment to their employees by taking advantage of insurance companies' offers to extend Open Enrollment rights to employees who had previously waived coverage. They are also reassuring their employees that testing and treatment for COVID 19 will not be subject to plan cost sharing. **It is my privilege to be able to assist my clients' employees in utilizing the maximum potential of their health insurance benefits.**"

- **Lee Nathans, OH**, *Past President Ohio Association of Health Underwriters*

"Agents are critical. Employer benefits are critical." Video: <https://bit.ly/2WtVz4R>

- **Nicole Hill, FL**, *Benefit Review Services Inc.*

"It is really important to support associations that support your industry, help us keep a job and really help us stay relevant today, not by protecting what we have but by giving us the resources to continue to thrive." Video: <https://bit.ly/2Wv1sPq>

- **Jack Holder, CA**, *EBIS (Enhanced Benefits Insurance Solutions)*



NAHU members continue to play a critical role helping people secure coverage for vital healthcare services, including testing and treatment for the coronavirus.



"Whatever it takes, we're here for our clients, we work as a team. This is our time to shine, we're here for you and we're going to get through it together."

Video: <https://bit.ly/2YYWyMI>

- **Louis Pasquesi, IL**, *LaSalle Benefits*

"Our employees have worked tirelessly even though we are all working remote, to assist and advise our clients during this crisis. Even though our community does not classify us as an essential employer, we have everyone working remotely to assist our clients. Our clients all want to continue benefits for their employees, including furloughed and laid off. **Working directly with our carrier partners on our client's behalf, we have successfully helped our clients continue benefits through this difficult time.** We have assisted with implementation of the special enrollment periods for COVID 19, and continuation benefits when the employer has had to close or shut down due to the economic impact of COVID 19. Our clients depend on us for guidance and assistance, and I am proud of the work our team has done during this difficult time."

- **Keith James, President and CEO, TN**, *The James Group, LLC*

"Everyday I started sending dozen handwritten notes. I wanted them to know that we were okay but more I wanted to know if they were okay and if there was anything we could do to help them with resources for testing, or just to let them know that COVID-19 benefits are under their plan and how they're covered now." Video: <https://bit.ly/3dF18Di>

- **Robyn Polanco, FL**, *The Polanco Group*

"I had 15 ACA clients lose their jobs and could not make the coming premium payment. By accessing the "Report A Life Change" Area & lowering their anticipated 2020 income **the premiums were lowered to affordable numbers under current circumstances allowing them to keep their plans.**"

- **William Bruce Venema**

"My clients rely on me to understand how all the changes happening impact their health insurance plans, employees and businesses. As soon as I read that 2019 health insurance premiums could be included in the PPP Loan Application I was able to help my self-funded client know how much to report for 2019 health insurance costs and submit their PPP loan application on April 3rd, the first day applications could be submitted. I have answered many questions from my clients related to the FFCRA and CARES Act. I have provided Summary Material Modification notices for expanded coverage for COVID-19."

- **Susan Black, UT**, *Financial Concepts of America*

"One of our clients, under non-essential close orders, furloughed 66 of their 72 employees in 4 states. The employer did not want the employees to worry about their benefits, so we worked with their insurance carriers to allow them to remain on the policies, even though they are not working. The employer is paying 100% of their benefits while they are in this shut down, including coverage for their families! In addition, we worked with the client to institute a telecommuting policy for the few remaining employees. With a number of clients in essential service industries who deal with the public, we have had to help walk them through the FFCRA Emergency Paid Sick Leave and Emergency FMLA provisions, which have changed a number of times since being rolled out just a few short weeks ago. From what documentation is needed, to helping calculate tax credits, even sending copies of the Executive Orders from multiple states, **we have been there every step of the way with our clients sending answers to their questions.** We are not just their agent or broker, we are their human resources advisors, compliance experts with all the myriad of laws that they must follow, we walk their employees through accessing care providers, we assist with claims issues even when the provider sent in the wrong coding, and much more!"

- **Carol Taylor, FL**, *Kirby Employee Benefits*



We are in this together -
and we will get through
this, together.

- UN Secretary-General Antonio Guterres



"Most of my clients are small businesses, and they don't have HR departments. So during this pandemic, one of the first calls they make is to us. To help them figure out what their health coverage options are." Video: <https://bit.ly/3fPSbsL>

- **Tony Guiterrez, NC**

"Employers, now more than ever, have a lot on their plates. Balancing the needs of their business and the welfare of their employees has never been more challenging. Working with my clients to help them navigate the complex rules and regulations new to them during this pandemic has been proven confirmation why I love this career. Being a trusted source of information and partner for my clients and their employees in helping them to maintain and survive this situation is why I am in this business. It's also worth noting that having them wade through the information provided by the IRS and DOL and having to call these entities to get questions answered on their own would be next to impossible, as wait times are exceedingly high. **For my clients, having an agent support them and their employees gives them an advantage. We can take their concerns directly to the carriers top decision makers and get results.** Employers and employees trying to do the same on their own would not only prove challenging, but also time consuming. They need to be able to focus on their business and families. My clients truly want to maintain as much normalcy as possible. Working with them on how to do this with their business and their employees top of mind is how I am spending most of my time. Answering their questions, providing resources to their employees, explaining benefits and special programs to both, and just being a sounding board for them. For most of my clients, I was their first phone call, and we continue to speak daily to help them navigate through this."

- **Angela Cervio, FL**, *AssuredPartners of Florida dba Premier Insurance*

"As an essential worker, I am taking my role seriously and working with the disabled and low income to **educate them on their opportunities to improve the cost of utilizing their healthcare** and enroll them appropriately. As a result I have received meals at least once per week from these people as well as hugs and tears although we are maintaining social distancing."

- **Bud Jenkins, The Wahlstrom Group, LLC**

"W3 is absolutely on the front line with our clients and prospects. We reach out daily with client specific information and we have established a Resource Center so they can refer to that information as needed. **Our agency is offering access to free benefits administration/online enrollment systems and providing virtual enrollment meetings and voice over power points to assist clients in enrollments during this unusual time.** We have a couple partner banks that will assist our clients with CARES and other various financial assistance. We are also advocating on their behalf for renewal effective date deferrals and premium grace period extensions. We are in the process of setting up a series of webinars on managing benefits in a virtual environment with will include cyber security."

- **Jerald D. Carlson**, *Wallace, Welch & Willingham Insurance and Risk Management*

Good Morning San Diego segment about health insurance options for employers and employees. You are not alone and don't have to completely lose coverage if your financial situation is effected by this pandemic. See the segment here: <https://bit.ly/2yY0thA>

- **Craig Gussin, CA**, *Auerbach and Gussin Insurance and Financial*

Blue Heart Health Plans offers a health plan that covers all inpatient and outpatient services at 100% and provides largest access via the Cigna PPO network. For more information: <https://bit.ly/3cvHJET>

- **Daniel Crantz**, *Blue Heart Health Plans*



Small acts,
when multiplied by
millions of people,
can transform the world.

- Howard Zinn



"A company, Florida's Best, was commissioned to make hand sanitizer for the employer groups I work with; **the surprise was mailed to groups with bags of candy to brighten employers/employees days.** This helped the company and was an awesome surprise for groups. This was in addition to weekly carrier virus information being sent to all employer groups."

- **Janemarie Buzee, FL**

"Our members focus is to keep people informed of the constant changes. So they can make the best decision for their business, their employees and their families. We are here for you!" Video: <https://bit.ly/2yXjC3d>

- **MAHU Board**, *Michigan Association of Health Underwriters*

"We are taking advantage of this time by keeping in constant email contact with every client. We "lightened things up" by sending a list of "44 Fun Ways to Prevent Cabin Fever". Clients loved it! Some responded "I walked my children to the park yesterday & we practiced social distancing in a tree". Another said, "My grandchildren have been kept busy doing some of those fun things". We have been helping clients through the Families First Act & Paycheck Protection Plan providing needed information for these SBA loans applications. **Providing positive feedback from the carriers for "premium holidays" has brought peace of mind for our small business owners struggling financially.** We have been sending food from several of our restaurant clients to those in need -helping both the restaurant and our client in need. It's a GREAT time to GIVE BACK!"

- **Tanya Burns**

"I wrote a class, reducing healthcare costs with yoga and mediation and another session that is specifically for COVID-19, which is stress reduction session that I am leading on a daily basis. We are making a difference and I feel like people are learning to be happier, healthier, and cope with the current situation in a better way." Video: <https://bit.ly/2WZfzvK>

- **Naama Pozniak, CA**, *Paz Holding Inc./A+ Insurance*

"I have been moved to see that ALL of our clients have been laser focused on helping their employees and making sure those employees knew about new pathways to seek healthcare during this time. Our agency has been hosting webinars, amending plan documents to expand telehealth and \$0 cost sharing for any COVID-19 expense. **We have handheld many of the employers to educate them on the CARES act & benefits in applying.** I recently posted a video encouraging employers to apply to the SBA loans, this is a lifeline to help keep America rolling. Additionally, this week, I plan to host webinars introducing short term medical plans as an alternative to COBRA."

- **Kathleen Sullivan, FL**, *First Florida Insurance Brokers*

"Our clients are public sector employers and they'd been front and center as emergency first responders; as well as providing important ongoing services to their community. **We have assisted our employers in education on FFCRA to include intermittent leave policies; expanding mental health services; and providing turnaround communications including important local resources from COVID testing to telehealth, to local support groups.** We've helped them access medical resources to understand the testing to work toward on site employee re-engagement. The connection between employer sponsored coverage and employee engagement has never been more evident than during this pandemic. Employer sponsored health coverage allows our employers to be the trusted partner to invest in, and help ensure the whole health, and continuum of employment, for each of its employees."

- **Kate Grangard**, *Gehring Group*

"From the onset of the coronavirus pandemic, it has been important for agents to "be there" for the clients. That means something different to every client and we have to meet them where they are. My first call was from a client who didn't know if they would make it through a shut-down. It was before any of the government programs were passed so we talked about their options for putting people on furlough. Later I was able to provide her with information that helped them apply for financial support. I also communicated how their carrier was making changes that allowed employees to remain on the coverage, even with reduced hours or furlough. At Comprehensive Benefits, Inc., we have established ourselves as a source of concise, meaningful information. We've been careful not to overwhelm our clients with daily blasts, so we don't become part of the "noise". Our staff has been quick to respond to requests for information and help. Because we serve mainly small to mid-size companies, they don't have a big HR and finance staff. **They lean heavily on us to provide them support to help them make decisions about their business operation.** This is a time when the relationship with the client is key. They trust and depend upon us to help them navigate the health care system on a daily basis. We are available now more than ever and they can trust the information which we provide."

- **Suzy Alberts**, *Account Director, Comprehensive Benefits, Inc.*



NAHU members play a critical role helping people secure coverage for vital healthcare services, including testing and treatment for COVID-19.



"My clients, if you're an insurance broker, your clients. They're looking to us, they need us now more than ever." Video: <https://bit.ly/3bw03wr>

- **Toby Stark**, *NJ, Stark Associates Insurance Agency*

"In CA we are seeing employees go from work insurance being terminated to an agent helping them get on a Covered CA plan and getting a subsidy to help pay for their health insurance at a lower cost than they ever expected. The employee does not realize that they only count their income year to date and what their unemployment shall be. I say that as some employees were thinking they use their work income for 2019 or 2020 as part of the income equation. Employees being laid off need the help of a health insurance agent. **Agents now more than ever are the answer for any person in America who may lose their current health insurance or job.** Employees who don't have work health insurance and bought health insurance on their own in CA may now consider going to Covered CA to get a subsidy since their income may now qualify them for a subsidy. I know that CA is different than most states and this is what we are doing. I recently helped a 55 year old single person just laid off from working at a bar and he bought on Covered CA a similar plan to what he had at work and his cost went from \$600 per month (on the work insurance) to \$125 with Covered CA, after the subsidy. Another client with a family went from paying \$1200 per month for their work health insurance to less than \$600 per month with Covered CA, after the subsidy. These are example of what I am seeing in CA."

- **Craig Gussin**, *CA, Auerbach and Gussin Insurance and Financial*

"Thank you to my association (NAHU) for allowing me the ability to execute at a much higher level for my clients." Video: <https://bit.ly/3dNrZqJ>

- **Mark Fox**, *AL, CBG Health*