



National Association of Health Underwriters

America's Benefits Specialists

***New!* CDHC Certification Course**

Consumer-directed health care options, including those for Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs), have opened a wealth of opportunities for consumers. These opportunities have created new responsibilities for agents and brokers, and advising clients in these areas is more difficult and time-consuming than it has been in the past.

To address the new market options, NAHU has created a new CDHC certification course. Completion of this course will ensure a strong technical knowledge of the rules and regulations pertaining to various types of consumer-directed health care options and proven methods for communicating those options to employers and employees in a compelling way.

The new certification program in consumer-driven health care (CDHC) is a four-hour course that provides brokers with technical, actionable information they can use to help clients consider these fast-evolving plans and implement them successfully. The class is open to employers, as well. The certification will serve as a distinction for producers as credentialed experts in the sophisticated space of CDHC. Approved by states for insurance continuing education credits; this course:

- Compares health reimbursement accounts (HRAs), health savings accounts (HSAs) and other plan designs
- Considers current and projected adoption
- Presents comprehensive guidance on eligibility, contributions and all technical elements
- Provides two frameworks: one for selling CDHC and another for implementing CDHC, which brokers may share with employers
- Suggests enrollment and communication strategies and tactics
- Involves class participants in breakout discussions on ways to implement specific, hypothetical cases

If you want to stand out among your peers and are looking for real education to improve your knowledge, this course is for you. Your clients depend on you, so make sure you have the answers.

The cost of this course is **\$205 for NAHU members and \$255 for non-members**. The cost is **\$195 for NAHU members and \$245 for non-members who register on-line**. Certification will be provided following completion of the course and an online examination with a passing grade.

CDHC Sponsored by:



Information for Chapters: Proprietary, do not redistribute second page.

This course is available for presentation at the chapter level.

NAHU will provide:

- The course instructor and all associated expenses
- Room rental fees & AV costs, if any, **up to \$500**
- All course handouts delivered to location
- Additional, secondary promotion of the event
- Online registration
- All handling of CE
- All handling of Certifications
- All exam costs
- Coordination of sponsor signage with chapter

Chapter will provide:

- Primary/majority promotion of the event
- Location of the venue set up into rounds (not classroom style)
- Any room rental and/or AV costs over \$500
- Any food or drink expenses. NAHU cannot cover refreshment costs!
- Members to help with the registration area on the day of the event
- Coordination of sponsor signage with national office
- Provide easels for signage
- Complimentary exhibition table during all CDHC classes.

The cost per member for the course is \$195 and for non-members \$245 for those who register online. The fees are increased by **\$10** for those who register by filling out a registration form. This cost is not negotiable as we are committed to a consistent cost nationwide for the course. If a chapter wishes for non-members to attend at the NAHU member rate, a promotional code can be assigned. However, the chapter President must specifically request this discount in writing (an email to fross@nahu.org are accepted). **Registrations (online or other) are due to NAHU by seven (7) days prior to the event.**

If a chapter has 100 or more attendees at the event, the chapter is eligible for a \$25 revenue sharing arrangement. Upon receipt of the final sign-in sheets, NAHU will send a check to the host chapter for the balance of their revenue share within 2 to 4 weeks. Non-members who enroll for NAHU membership on **the day of the event** will be eligible for a refund of their course fee. Their membership application, membership payment and Registration Refund Form (below) should be returned to NAHU. **Note – these individuals must pay for both the course fee and their membership.** They will then receive reimbursement for their course registration in full within 2 to 4 weeks.

Registration may be transferred at any time to a future location or another individual should an attendee have to cancel. If no suitable transfer location or individual exists, a refund can be obtained if the attendee completes and submits the registration refund form (below). **No refunds will be issued after seven (7) days prior to the event.** Transfers are allowed up to the day of the event.

Although the majority of promotion of the event should come from the local level, NAHU will provide secondary promotion for the course. Email promotion from NAHU will occur approximately four (4) weeks prior to the event, with two additional reminders closer to the course date. **Tip:** Having a carrier rep also promote your event greatly increases attendance. Chapters should feel free to use the promotional letter on page one of this letter.