

NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS

Education/Program Chair Guidebook



America's Benefits Specialists

**National Association of Health Underwriters
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INTRODUCTION

In any type of professional association, education is often given as the primary reason for joining. Making providing your members with quality educational opportunities a “must.” Growing membership increases the chapter’s revenues and strength, so not only are you improving the knowledge and expertise of the members by providing quality education, you are also providing a source of growth for your chapter. Associations are one of the primary providers of CEs to professional groups.

As the new education chair, you probably have many questions about what education materials are available and how they may affect your chapter. This guidebook will attempt to answer those questions and more. If you have any questions or want assistance with education ideas, plans, etc., contact NAHU’s Education Department at 703-276-0220.

WHAT DOES AN EDUCATION CHAIR DO?

An education chair is responsible for the functions within the association relating to education. These functions can generally be grouped into six major categories: information gathering, planning, marketing, implementation, evaluation and feedback/reporting. A committee should be appointed to assist the chair with these duties.

Information gathering entails learning what the members of your association need and want educationally and what will motivate them to participate.

1. Create a survey to be sent to members to obtain information on what they need and want in education. Be sure to include a deadline date! Assessing your members’ needs may be the most critical step in planning your educational programs.
2. Send the surveys as early as possible in your year (prior to beginning your year would be ideal) to ensure member response. As an incentive for returning the survey, you may want to offer each respondent a special rate for the first educational session.
3. Record the responses as they arrive.
4. Small chapters may be able to obtain this information at an association meeting. It is suggested that you still use some written form of the survey to make it easier for you to record.

Note: See Appendix for sample education needs assessment.

Planning involves developing an education plan for the year that includes schedules for speakers, CE seminars and forum discussions, as well as the topic(s) that will be emphasized by each one. This is the blueprint for your association’s “education year.”

1. Hold a meeting of your committee and create a calendar of events for the entire year. This calendar should include the format for the session, the proposed topic(s), registration fee, location, time, etc.
2. Topic development – the results from your member survey will be an important tool for developing topics. Although the needs assessment can help identify the appropriate content for programs, it is important to consult other sources as well:
 - Other forms of direct feedback from members, interviews and working groups
 - Analysis of competitor programs

At this point, consider the following questions:

- What need or needs will this program meet?
- What problems will this program try to solve?

Submit copies of your plan to your chapter leadership. It would also be appreciated if you would forward a copy to NAHU.

Marketing is the process by which educational opportunities are offered to members. By conducting a promotional campaign, attendance for programs can be increased. Before developing a marketing plan, you should address each of the following:

- **Product** – will the education information be provided either as a membership benefit or as an education program delivered in a variety of formats (e.g., traditional seminars, and teleconferences)?
- **Prospects** – who will be on mailing list (e.g., NAHU members, prospective members, past non-member attendees, members of competing organizations)?
- **Packaging** – what will be the educational content, features, benefits, class environment and networking opportunities in the education program?
- **Pricing** – what is the quality and value of the education program?
- **Promotion** – what method of communication will be used (e.g., multiple mailings, blast e-mails)?
- **Mission statement of program** – what are the specifics of the program (e.g., overview of objectives, speaker profiles, and content)?

Implementation is the execution of the plans laid out on your planning calendar and involves managing and changing plans as necessary to meet the needs of your membership.

- 1) Effective speakers directly impact the success of any program. Characteristics of an effective speaker: demonstrates concern for learners, expertise in the subject matter, able to translate theory into practice, shows confidence in the role of educator, open-minded, interacts genuinely with attendees and willing to address questions. Be sure to request speaker services sufficiently in advance.
- 2) Instructor materials can range from simple handouts to elaborate workbooks and audiovisual aids.
- 3) Participant materials are invaluable supplements to learning. These materials should assist attendees to follow the presentation.
- 4) Meeting rooms can be set up in a number of ways (e.g., classroom style, hollow square). Speaker preferences and audiovisual equipment to be used for the presentation may play a role in choosing a set-up.
- 5) Speaker audiovisual needs should be determined for each meeting room in advance. When speakers arrive on site, meet with them to ensure they are familiar with how to operate their requested audiovisual equipment.
- 6) Registration and check-in for most programs can be easily accommodated directly outside the meeting room. Remember to consider whether you'll need handout materials, draped tables, chairs, easels for signage and wastebaskets. Be sure to schedule people to assist you during the class or seminar, if needed.

Evaluation of your educational programs after they occur will provide the feedback needed to make changes in or initiate new education programs. There are various methods of evaluation: questionnaires, written examinations, performance tests and observation.

Create your program/speaker evaluation forms to be handed out and completed at the seminar. Sample speaker evaluation forms may be obtained from NAHU.

Make sure that you collect the surveys as each participant leaves the session. Tabulate and record the results from the surveys as soon as possible.

Sample Education Workshop Evaluation

Track: *Senior Issues*

Session Title: *Should Medicare Coverage Include Prescription Benefits?*

Day/Time: *Tuesday, 2:15 p.m. - 3:15 p.m.*

	Excellent	Good	Fair	Poor
Dr. Maxwell Mehlman				
Martin Gelfand				
Marilyn Hofford				
Dan Splain				
Topic				
Overall Session				

Comments:

Feedback/Reporting is the process of applying the information obtained through your evaluation process and reporting those findings to your association’s leadership. Periodically, this information should be forwarded to NAHU, too. Evaluation results will identify strengths and weaknesses in the administration of the program, and feedback from the participants will determine the extent to which the instructional materials and methods used were appropriate for the targeted audience.

NAHU requests that the local and state chapters submit their successful CE courses with speakers for an NAHU library. The purpose of this virtual online library is to enable local and state chapters to find new topics and speakers for CE courses. NAHU’s objective is not to provide CE, but to simply become a clearinghouse of ideas for local & state chapters to access as a tool. NAHU headquarters office and Leadership also need the shared information so that it can be incorporated into future strategic planning for education.

- Speaker/Instructor contact information
- Speaker/Instructor Topic(s)
- Speaker/Instructor’s most recent booking – Date/Place/No. attended
- Chapter contact information – Education/Program Chair
- Topic Outline
- References/Comments

This item is part of the goals set for us by the NAHU Board of Trustees this year.

Note: See Appendix for speakers Bureau referral form

State Filing Instructions for Continuing Education

(http://www.nahu.org/education/DOI_Web_Links.htm)

The National Association of Insurance Commissioners will provide all the necessary information regarding accreditation and certification requirements for each state. This website may also be accessed from the Education portion of the NAHU website NAHU - Education and Certification listed under:

In addition to the online resource made available by the National Association of Insurance Commissioners, CE administration support is available through the National Association of Health Underwriters Education Department.

Accreditation: The process whereby an association or agency grants approval of the education programs provided by a school, institute, college, university or specialized program of study that has met certain established qualifications or standards as determined through initial and periodic evaluations

Certification: A process by which a non-governmental agency or association grants approval to an individual who has met certain predetermined qualifications specified by an agency or association. Qualifications may include completion of an accredited or approved training program or acceptable performance on a qualifying examination.

Licensure: The process by which a government agency grants permission to persons (agent/broker) to engage in the insurance industry by certifying that those licensed have attained the minimal degree of competency necessary to ensure that the public health, safety and welfare will be reasonably well-protected.

Educational Partners/Strategic Alliances

One of the primary focuses of the NAHU Education Department is providing a variety of continuing education opportunities to NAHU members. Formalizing relationships with continuing education providers and offering their products and services is a valuable benefit to the professional growth of an NAHU member.

Cooperative arrangements should be a win-win arrangement for all parties involved. NAHU forming a strategic alliance are not merging identities. However, cooperative arrangements that amount to one or more entities combining respective resources can achieve objectives with shared risks and rewards. Logically, if either party could do it alone, they probably would. The advantage to strategic alliances is that NAHU can partner with individual groups and render its current surplus of resources to maximum potential.

NAHU's current Partner offerings can be viewed and accessed on the Education portion of the NAHU website http://www.nahu.org/education/Education_Partnerships.htm .

Successful programs of study:

RHU/REBC (Registered Health Underwriter /Registered Employee Benefits Consultant)

The RHU program was founded in 1978 by NAHU. The objectives of the program were:

- To raise the professional standards of health insurance agents.
- To improve the methods involved in the sale and service of health insurance by giving recognition to those whom, by passing suitable examinations and fulfilling prescribed standards of performance and conduct, have demonstrated a high level of competency and ethical fitness for the sale and service of health insurance.

- To identify persons with acceptable knowledge of the principles, practices, related disciplines and laws governing and affecting the sale and service of health insurance.
- To encourage a continuing program of education and professional development and activities.
- To demonstrate to the health insurance industry and to the general public NAHU's concern for accountability of sales and service practices.

During the 1980s NAHU developed the REBC program for those who specialized in employee benefits. In 1994, the RHU/REBC program was sold to The American College to become a part of the college's nationally recognized professional designation program. NAHU is still actively involved in the promotion and sale of the RHU/REBC study programs and encourages the chapter education chairs to offer these programs to their members.

The NAHU chapters have at least three primary reasons to promote RHU/REBC: money, members and meetings. To assist you with your important role of supporting RHU and REBC, the NAHU Education department can provide support materials for the RHU/REBC programs, which include:

- **NAHU Chapters & The American College Class Offerings Form:** use this form to make money for your Chapter by taking advantage of the Back to the Classroom offer. NAHU Chapters get \$50 per class plus \$10 per each student.
- **RHU/REBC Chapter Tools Materials Order Form:** use this form to order complimentary material for your meetings and educational campaigns. Except for two pieces, this material is available in bulk, free of charge.
- **RHU/REBC Chapter Promotional Outline:** use this two-paged document to review the full range of benefits for Chapters/members. This document also describes how to lay out an RHU/REBC Educational Plan for you Chapter.
- **Chapter & Mentorship Services Identifier & Form for Lists & Labels:** use this document when making calls and inquiries concerning RHU/REBC classes and study groups. Also use the Lists & Labels Form to request free lists of prospects in your area. : Your Chapter should invite prospects to participate in a class or study group, which can lead to new members.
- **A Tips On Document:** use this document to answer difficult questions on topics like setting goals, planning study times, exam taking strategies, and other pertinent information.

Contact the NAHU Education Department for guidance or assistance at (703) 276-3825. Or you may contact The American College directly: (888) AMERCOL or www.amercoll.edu.

CONCLUSION

This guide is filled with suggestions, but you will know your association's needs better than anyone. However, should you ever need assistance or further suggestions/guidance, feel free to contact NAHU's VP of Education. Thank you for agreeing to serve your chapter in this important role.



Education Needs Assessment

Dear NAHU Member:

As part of our ongoing efforts to ensure that the _____ Association of Health Underwriters is responsive to our members' current and evolving needs, we are interested in your opinions on various membership- and industry-related topics.

Your responses will help us determine the areas to enhance services and address new issues. **Your responses are strictly confidential and will be used only in the aggregate.** Thank you in advance for your assistance and for your continuing support for NAHU.

Sincerely,

Education Chair

1. How long have you been a NAHU member?

- Less than 2 years 2-5 years 6-10 years 11+ years

2. How long have you been a health insurance professional?

- Less than 2 years 2-5 years 6-10 years 10-20 years
- 21+ years retired

3. Which of the following professional designations do you currently hold, or are pursuing?

	Earned it	Pursuing Now
RHU	—	—
REBC	—	—
CLU	—	—
ChFC	—	—
HIA	—	—
MHP	—	—
CEBS	—	—
CFP	—	—
LUTCF	—	—
FLMI	—	—
Other: _____	—	—

4. What is your primary type of employment? (Select one)

- Independent agent Company Sales Rep Brokerage GA
- Personal Producing GA Management GA Consultant to groups
- TPA Home Office Staff
- Other _____



NAHU's Education Speakers Bureau Referral Form

Education Track: _____
(Professional Development, Agency Mgt, Legislative, Health)

Topic/Session(s): _____

Most Recent Booking: _____

Speaker/Presenter Name: _____

Title: _____

Company: _____

Telephone: _____

Address: _____

Fax: _____

City: _____

E-mail: _____

State and Zip: _____

Chapter Contact: _____

Telephone: _____

Chapter Name: _____

Web address: _____

Chapter Contact E-Mail: _____

Note: Please attach Bio, Topic Outline and Topic Description to Referral Form

Comments: _____

NAHU Educational Partners and Resources

Designation Certification Programs

You may contact your local chapter for information on how to obtain RHU and REBC designations in a classroom format.

- Registered Health Underwriter (RHU)
- Registered Employee Benefits Consultant (REBC)
- Disability Insurance Associate (DIA)
- Long Term Care Partnership Program
- Employee Health Benefits Professional (EHBP)
- Consumer Directed Health Care Certification

Education and Information Partnerships

One of the primary focuses of the NAHU Education Department is providing a variety of continuing education opportunities to NAHU members. Formalizing relationships with continuing education providers and offering their products and services is a valuable benefit to the professional growth of an NAHU member.

The American College - For legal advice, you consult a legal professional. For tax advice, you consult a tax professional. When your clients need an insurance professional to consult with for all of their health insurance needs, they turn to a Registered Health Underwriter (RHU). When your clients need an employee benefits professional to consult with for all their employee benefits needs - they turn to a Registered Employee Benefits Consultant (REBC).

Through formal studies and ongoing CE, a RHU/REBC professional is equipped to provide expertise in all aspects of the employee benefits markets and all aspects of the individual and group disability income and medical insurance markets.

To get the most from your studies, consider joining a class sponsored by one of NAHU's local chapters. The American College works closely with NAHU's national office and chapters to find the best-qualified instructors who provide top-quality instructional materials.

LTC Consultants – NAHU has become training partners with LTC Consultants of Nashville, TN. LTC Consultants, “The nation’s leading third party training company for Long Term Care Insurance”, offers both live and interactive web-based training on LTC insurance to financial and insurance professionals. Quality seminars are being made available along with educational materials. LTC Consultants produces generic marketing materials, which include lead generation pieces and a proven consumer seminar presentation.

LTC Consultants is pleased to expound on its partnership with NAHU with the offering of special pricing for NAHU members.” NAHU’s members are now entitled to a discount “Partners in Training” pricing on both seminars and product orders. Members who identify themselves as such when placing an order or registering for a seminar will automatically receive the membership discount.

- National Trainer ½ day LTC Insurance Seminar per person registration fee of \$169, regularly \$299.
- Potential \$100 revenue gained per attendee for local chapters who act as host
- 10% discount to NAHU members toward the purchase of any of the LTC insurance marketing materials according to the current pricing schedules.

To learn more about *LTC Consultants'* seminars, products and other services, visit their website at www.ltcconsultants.com. or contact a ***LTC Consultants Customer Service Rep at 1-800-844-4893.***

InsuranceStudy.com - InsuranceStudy.com offers the easiest, most convenient solution for fulfilling your continuing education license requirements. Our low-cost on-line curriculum allows you to instantly select state approved education for your state and have your credits processed for you automatically.
<http://www.nahu.org/education/index.htm>

AHIP (Americas Health Insurance Plan) – AHIP offers NAHU’s members books and courses in the health insurance industry managed care, disability income and long-term care.
<http://www.insuranceeducation.org>

HIAA will provide state/local chapters with a 5% discount on nonmember-priced HIAA courses purchased by NAHU members. Students shall be eligible for said five (5%) discount by completing an enrollment form with a NAHU identifier and submitted by NAHU to HIAA. Special ordering forms will uniquely identify members and can be obtained through NAHU’s education department.

1. Visit the AHIP course registration web page www.insuranceeducation.org
2. Select a course of choice and register. Be sure to use NAHU’s identifier “company code”: 075000
3. Enter the “branch code”: 000
4. Enter the “ABD code” : Home Office

NAHU has joined AHIP’s Insurance Education Program as a partner and co-sponsor of two designation programs.

Disability Income Education Series (DIA)

- Part I - Disability Income Insurance: A Primer
- Part II - Disability Income Insurance: Advanced Issues
- Part III - Disability Income Insurance:

Group and Worksite Issues Employee Healthcare Benefits Associate (EHBA)

- Part I - Employee Healthcare Benefits : : *An Introduction to POPs, FSAs, HRAs, and HSAs*
- Part II – Employee Healthcare Benefits : *Funding Retiree Health & Related Benefits*

There are no prerequisites, and no previous record of academic accomplishment is needed. Individuals can enroll, and we also encourage companies to take the lead in helping their employees further their professional development. HIAA’s Insurance Education program is based n self-study and the Internet-you can enroll and order books online, study at your own convenience, and then schedule an online exam – when you’re ready!

NAHU local chapters can obtain the DIA and EHBA Leadership Instructors Guide and provide classes for their members. The class helps establish regular study habits. Busy people are more likely to finish a designation if they are part of a structured class. Increase your member’s professionalism, camaraderie with helping increase the chapter’s level of expertise.

Corporation for Long-Term Care Certification (CLTC)

The National Association of Health Underwriters (NAHU) has partnered with the Corporation for Long Term Care Certification (CLTCC) as a promoter and co-sponsor of the Certified in Long-Term Care, (CLTC) program.

The CLTC program is a designation program focused on LTC. The program was begun in 1999 and to date has produced over 8,000 graduates. The CLTC course is foundationally about “planning” for long-term care.

The program is offered in a 2-day Master Class format that is broken down into eight multi-disciplinary sections.

Part A: Aging in America

Part B: Long Term Care Services

Part C: What Pays for Long Term Care

Part D: Medicaid Planning

Part E: Long Term Care Insurance

Part F: Proper Implementation of LTC Insurance

Part G: The Ethical Promotion of LTC Insurance

Part H: Estate Planning and LTC

The CLTC designation provides insurance and financial professionals with the tools to solve their clients' long-term care needs. CLTC instantly establishes credibility with consumers and professionals who demand excellence in the complex field of long-term care.

This course is offered on a self-study basis or in a classroom setting, which we refer to as a "Master Class". The popularity of a classroom setting has been evidenced by over 90% of students attending the Master Class. These 2-day classes are held in various locations around the country and are conducted by certified CLTC instructors.

For NAHU state and local chapters, the CLTC program offers training opportunity, non-dues revenue and a chance to serve our members and fulfill your educational responsibilities by hosting a CLTC class. NAHU members receive a \$200 discount off the retail price. Each sponsoring chapter receives a \$50 marketing fee for each student registering for any CLTC class. (Must identify themselves as a NAHU member on the registration form). To schedule a CLTC class or to register for one, call 1-866-383-2075 or visit their website at http://www.nahu.org/education/corp_ltc.cfm.

Information & Resources

NAHU Webcast Events – our live events are delivered on a number of our industry's latest topics. The medium has been very popular with our members due to the time constraints daily business can often present. Visit the NAHU website for a current list of upcoming sessions.
<http://www.nahu.org/education/seminars.cfm>

Social Security Benefits and Services - NAHU's state and local chapters have asked the national office to help them provide educational resources and content to their members. Through the Social Security Administration, we can now offer:

- Over 60,000 trained SSA speakers from across the country for state/local/regional conferences.
- A SSA educational project that will allow members to access online services and learn how consumers can request their Social Security Statements and replace their Medicare Card online.
- NAHU members, as a service to their clients, can not only educate consumers but also send informational pamphlets such as an information packet How to Apply for SSI Disability benefits for a Child. When serious illness strikes a family, clients will often call their health insurance agent to notify them and to get information regarding benefits. In these instances, agents can send the information packet How to Apply for SSI Disability benefits for a Child. This packet provides information and criteria for obtaining additional benefits for children. An initial shipment of 50 packets can be sent to each member. NAHU will then provide additional pamphlets upon request.

- Social Security will send NAHU regular updates of their Organization website. The Organization website is designed to provide organizations with written articles for use in their local newsletters, magazines and other publications. This would give NAHU chapters a constant flow of new information that can be of benefit to members and their clients.

Medicare and You - Centers for Medicare and Medicaid Services have formed a national alliance to prepare our chapters so that they may offer educational programming about this essential government service. CMS Speakers are made available through ten regional offices through out the United States. Participants will receive current, ready-to-use information designed for those who are familiar with the Medicare program. These are suitable for presentation to groups of Medicare beneficiaries. Where applicable, updates from recent legislation are included. Participants will also be given a list of references and online resources.

NAHU is committed to ensuring that its members are the best-informed, best-prepared and best-educated professionals in the industry. We are dedicated to serving the educational needs and interests of our members.

Department of Labor – The health benefits that your clients have are through a job based health plan. Benefits are part of what they work for, just like a paycheck. Make sure their health benefits don't slip through their fingers simply because they don't know how to use them. Tips and tools can help you provide resources that help keep your clients informed about health benefits.

The Department of Labor currently spends a half million dollars to educate employers about COBRA and HIPAA compliance every year. There are a variety of publications and resources made available such as:

- The online Compliance Assistance Booklet, HIPAA Q&A book (technical), Health Benefits Emergency Card Brochures and the Health Benefits Information kit.
- A pre-packaged program available to local chapters
- One of DOL's speakers can be recruited for your education session with just one phone call to the NAHU education department (703) 276-3825 or fross@nahu.org.
- Dates and locations of DOL seminars already provided every six weeks through out scheduled states.
- Free "Self Audit" check list is available on-line and through NAHU's legislative and education department. <http://www.dol.gov>

NAHU Working Advisory Presentation Materials

Our Disability Advisory, Worksite Advisory, LTC Advisory groups are comprised of NAHU's most knowledgeable leaders specialized in various areas of the market. These experts created educational materials for the use of NAHU's state and local chapters. Power point presentations accompanied with speakers' notes are available at no charge to the chapter and available at <http://www.nahu.org/education/toolkit.cfm> .

National Underwriter - Offer significant savings on the industry's most-trusted resources. Increase the value of your membership benefits. Generating revenue and adding value to your membership benefits aren't just empty claims – it's our promise. And best of all, National Underwriter is providing benefits that are tailored to NAHU members' needs. <http://www.nahu.org/education/index.htm> For example, our partnership offers these member benefits:

- Revenue Sharing - Your members receive a 10% discount on our titles and your association receives 5% of each sale, boosting your bottom line and your members' satisfaction.
- Special Discounts - Your members receive exclusive discounts on our best products and services that will help them achieve better results in less time.
- Customized Library - Your members receive exclusive discounts on a suite of products designed with their success in mind.
- Customized Online Catalogs - Your members browse a product-specific catalog that's tailored to their needs.
- Promotional Materials - Your members receive news about special offers via regular mail, email or your website. We design the materials to reflect your organization's image and best suit your marketing needs.