

NATIONAL ASSOCIATION OF
HEALTH UNDERWRITERS

President/President-Elect Guide To Leadership



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Key Elements for Developing a S.T.R.O.N.G. NAHU Chapter

S

Strategic Plan

- Develop
- Implement
- Review

T

Training

- Leadership
- Membership
- Legislative

R

Revenue

- Budget
- Dues
- Fundraising – Golf outings, C.E. Meetings, Symposiums
– Then use the money for charity & scholarships to send your members to NAHU Conferences

O

Organization

- Bylaws
- Develop Leadership Infrastructure
- Succession Planning

N

National Assistance

- Review Programs
- Develop Relationships with Staff
- Ask for Help, Ideas, Guidance

G

Growth

- Recruit – New Members & Lapsed Members
- Retain – Develop an ongoing retention plan
- Campaign – Programs, Contests, Ideas

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Leader: (1) that leads or guides. (2) One in charge or in command of others. (3b) One who has power or influence. From Webster's New College Dictionary.

Whether you are a committee chair, president of a local chapter, state president or regional vice president, you are looked at as a leader, the person in charge or in command. You set the direction and guide others to realization of the mission. The real question for most new leaders is: what do I do now?

It is not uncommon in a volunteer organization for members to find themselves suddenly thrust into a position of leadership without the benefit of prior training. With no previous experience, the new leader can find herself overwhelmed with the responsibility of being in charge. Even those with prior experience sometimes find themselves overwhelmed with the duties of the office. Individuals in a leadership position tend to choose one of three common paths. The first and perhaps the most common is the "do it myself" path. Unsure of how to build a team, this leader becomes very hands-on and is involved in every aspect of every task. The second path is the "route of hope". This leader recognizes the need to delegate tasks and recruits fellow members to help-out. Unfortunately, once the tasks are delegated, this leader does not follow-up with team members to insure that the tasks get done. The third path is that of the team builder. Team building can make the life of a leader effortless and success of the organization all but guaranteed.

Team Building

The leader seeks volunteers from the general membership to serve on the committee (or board). Members should bring a sense of diversity to the group. A common mistake is to choose individuals who are just like the leader or whom the leader knows personally and is comfortable with. Unfortunately this does not create a sense of general ownership within the organization. If members feel that it is not so much a matter of volunteering as being one of the chosen, there will not be a sense of legitimacy or ownership within the organization.

Once the team members are selected, the leader must accomplish the following tasks:

- Share his/her vision with the team members.
- In concert with the team, establish common goals. The team must understand and accept the goals of the group.
- Identify the tasks that need to be completed and the timeline for completion of those tasks.
- Identify the role of each team member and delegate tasks. Team members must know what others expect of them. Ambiguity in role expectations will produce stress within the team.
- Establish procedures. Each team member must know how to get the job done. Obstacles should be identified as well as strategies to deal with them. In addition, benchmarks should be established to judge progress toward achieving the goals.
- Recognize the importance of relationships. People who like and respect each other tend to work more effectively with each other.

The Leader as a Coach

Once the team has been assembled, the leader takes on the role of the coach. It has been said that real role of a leader is grow new leaders for the organization. With that in mind, the leader as coach is a person who:

- ✓ Plans for the development of others.
- ✓ Reviews plans for development
- ✓ Requires that team members develop.
- ✓ Gives instructions.
- ✓ Provides resources.
- ✓ Helps team members understand the necessary steps in completing the task.
- ✓ Cheer the team.
- ✓ Trusts the team members.

The Role of Trust

This is the most difficult skill for a leader to master. When a team member commits to completing a task, the leader must provide the space necessary for that team member to complete the task on his/her own. When a leader shows explicit trust in a member, the member's value to the team is validated. The leader should regularly check-in with team members and check progress against benchmarks, but should rely on the word of the team member. As an example, let's consider the position of awards chair and the local president. The president has appointed an awards chair and both have agreed that the primary goal is completion and submission of the Pacesetter award. The president should periodically check-in with the awards chair and seek out current status, while simultaneously asking if the awards chair needs any assistance. If the awards chair states that all is on target, the leader is obligated to take that on face value. There is the risk that the awards chair is not on target and is afraid to admit it, but to not show trust is to not validate his/her contribution.

What to do when a Member Does Not Meet Expectations

Unfortunately, sometimes a member will volunteer for a job and fail to follow through. This situation creates an uncomfortable situation for the leader. The leader has four options:

- Do nothing and hope for the best
- Pick-up the slack himself
- Find another member to help out
- Have a frank discussion with the member.

As soon as it becomes apparent that a team member is not accomplishing the assigned tasks, a frank and open conversation should take place. This need not be an adversarial discussion. In fact, this is a coaching opportunity. The conversation should start with a review of the facts as the leader sees them. The conversation might look like this:

President: John, when you volunteered to serve as program chair, you agreed to have programs arranged three months in advance. Last month and again this

month, we were scurrying around trying to arrange for a speaker. Are you having some problems with work that may be getting in the way?

John: Well it has been pretty hectic since we lost a member of my department and I have had to do the job of both of us.

President: Have you given any thought to stepping down or even asking for a volunteer to help you with programs?

In the above scenario, the president has provided John with two options. Both options allow John to save face, while providing the president a strategy to accomplish the mission. But what happens if John says that he can handle the position and do so without help? The president and John should agree on reasonable expectations which if not achieved would result in John's resigning for the good of the chapter. Since most volunteers have the best interest of the organization in their hearts, this still will allow John to resign while saving face. It is important for the leader to recognize that any agreed upon expectation must be time bound to ensure the organization's success.

Chapter Strategic Plan Outline

Why develop a strategic plan

The day-to-day operation of your state or local association is directed by the goals established through its strategic plan. It is important to have complete board participation as well as healthy member representation involved in your chapter's strategic planning process. We suggest that each chapter, state and local, complete a strategic plan no less than once every three years, and full review at least once a year.

The chapter president is responsible for organizing this session, which should be held in a centrally located place so it is equally convenient for every participant to attend. Depending on the size of your association, you may need either one or two days for the strategic planning session.

What guidelines are available to help me decide where to start

- A. Pacesetter or Landmark Award
- B. National strategic plan power point presentation
- C. *Strategic Planning for the Nonprofit Organization* by Allison and Kaye or other helpful book

Prior to your planning event

- A. Decide who will be invited
- B. Worksheets from all participants to answer basic questions (especially helpful if there are some folks who won't be present. This is their opportunity to have input into the document.)
- C. Summarize the answers to your questions

What Strategic Planning accomplishes

- A. It creates a framework for organization-wide decision-making
- B. It allows for performance measures and is interactive.
- C. It provides a blue print for the chapter
- D. It forces the review of current processes and the setting of objectives.

There are four basic steps in creating a Strategic Plan

- A. Create a Mission Statement. This is a permanent public statement of purpose, the organization's reason for existence. A mission statement might be: "The mission of the XYZ Company is to produce the highest quality widgets in Utah."
- B. Identify goals. Goals are long-term objectives, and while they may be modified from time to time, they should be more or less permanent in nature. They should have a long time frame, e.g. three years or more. For example, "Maintain at least a 15% annual membership growth rate". Four to eight goals are sufficient to chart a course.
- C. Define Objectives. Objectives are like goals, only shorter-term. Typically, objectives are achieved within one to two years, although within the context of an association where leaders

change each year, objectives should be accomplished within the year. Consider each objective separately. Tasks are the means to achieving the objectives.

- D. Achieve buy-in from everyone participating in the process. This step is the most important! At each step of the process, stop and go around the table asking: “So you buy that?” If someone says “NO”, their obligation is to expose the flaws that they see and to offer suggestions. The group must then accept the suggestion and again, you must go around the table asking: “Do you buy that?” If you do not do this at each step in the process, your plan will contain fatal flaws that will weaken it. You will also have created something for folks to throw rocks at. If everyone does achieve buy-in, then everyone can move forward with the plan.

If buy-in is not achieved, all the other steps do not matter.

Care and feeding of your Strategic Plan

It is not enough to simply write down your plan; you need to maintain it, since it is part of an ongoing, fluid process. Participants need frequent reminders about their part in the plan. Once specific assignments are completed, they need to be checked off and the plan document needs to reflect their completing.

Once you have committed to doing a strategic plan, the overall execution is as simple as **plan it, do it, check it, analyze it. (PDCA)** PDCA is a simple formula that corresponds to the way human beings operate. It also provides us with a common language and clear model to use.

You begin by setting goals and planning how to achieve them, by assigning tasks to a person or committee with time frames for completion. Then you continue by implementing the plan to see how it works. During and after the “doing” part, you analyze what has happened, what worked and what did not work. Are you closer to achieving your goal?

Your Chapter's Board Meeting

Well in advance of the meeting, ask Board Members to submit subject matter that they want on the agenda. This tends to avoid subjects being introduced during the meeting to the surprise of other board members.

Reports should be written, with copies for everyone, (or at least written in outline form so that discussion points can be noted by Board Members). Over reliance on memory will lead to problems.

Periodically remind the general membership that they are invited to attend the board meetings AS AN OBSERVER. This accomplishes two things. First, the members get to know that the organization is being run for the benefit of the members. Second, this tends to excite members to get more actively involved.

Suggested Board Meeting Agenda

1. President's Report: Start the business meeting by having the Secretary read the minutes if the previous meeting. Have them approved or corrected.
2. Secretary's Report.
3. Treasurer's Report.
4. Committee Reports. (Allow time for discussion and action.)
5. Local Association Reports.
6. Old Business.
7. New Business.
8. Plans for Next Meeting.

Note: Appoint a parliamentarian at the beginning of the year. It is essential that he/she become familiar with "Robert's Rules of Order."

Guidelines for Conduct of Board Meeting

1. Advise Board members well in advance of the meeting date. The best way is to establish a specific day each month As "Board Day" and have the meetings at the same place and time, if possible. If you have one or two members who miss a meeting, be sure to telephone them personally the same day ask their cooperation in attendance at future meetings. Some associations have a provision that if a member misses two or more meetings, they are dropped from the Board and someone who will do the job is selected.
2. Start your meetings on time and end them on time. The best way is to have an agenda and stick to it. Obviously, there may be times when a particular issue takes more time, but if such a topic is creating this much interest, the Board members undoubtedly will understand. Do not conduct committee work during the board meeting. Because trivia and unorganized meetings discourage good Board members, they should be avoided at all costs.
3. It is your duty to prepare the agenda, which should include reports from your various committee chairpersons. Committee chairpersons who are not Board members may be

invited to attend the meeting when they have reports. You should advise the chairpersons that reports will be expected each month or upon certain special occasions – if this happens to be the case. Be sure each Board member understands his/ her responsibility to report at Board and membership meetings. These reports should include reporting on Strategic action plans and tasks.

4. Be sure the secretary takes complete minutes with special attention given to anything various committee members say they will perform. If the secretary is absent, you or another responsible person should take the minutes for the secretary. Don't permit the secretary to trust information to memory. Minutes should be taken on the spot.
5. The Secretary should have the minutes typed up as soon after the meeting as possible and distributed to all Board members within one week of the Board meeting This is to refresh individual members on what they said they would be doing and allow time to complete their tasks before the next meeting.. Be sure you keep a file of all minutes during your year. The secretary should keep a complete set of minutes for the association records that might be bound in some type of permanent turnover notebook.
6. A complete treasurer's report should be given at each monthly meeting. An association must run on a fiscally sound basis. It would be good to review local association dues and if there is a need for additional revenue, it may be raised by either a dues increase or a fund raising project. These items, of course, are left to the discretion of the local association. Please note, however, that dues can be raised only at the start of the calendar year and only after notifying National, so your new dues can be properly charged to your members.

Leadership Roles and Responsibilities

It is important to have a strong and complete board. This being said it is also understood that filling all the possible positions can be a challenge. There are a variety of options to go about filling the positions of a chapter board. If you are limited on volunteer resources start by filling the vital positions with strong committed leaders. The secretary and treasurer positions can be combined. If you have new volunteers that want to participate, give them a committee job. Try not to overwhelm them and turn them off from future volunteering opportunities. Officers can also serve as committee chairs.

If you have enough volunteers to fill the positions think about establishing vice or co-chairs. This system provides support as well as a succession program.

President:

- Responsible for day-to-day activity of the chapter, including delegation of responsibilities and follow-up on tasks assigned to others.
- Establish meeting agendas and serve as moderator of chapter meetings.
- Will be considered the chapter representative at state, region and national meetings.
- If serving as a president of a local chapter, will serve on the state board if required.
- Raises funds for the chapter.

President-Elect:

- Supports the president.
- Learns the responsibilities of the president and provides leadership in his or her absence.
- Is available to chair major committee.

Secretary:

- Records & distributes minutes of board meetings.
- Maintains a current copy of bylaws.
- Prepares an annual report as to the past year procedures of the chapter.
- Maintains Board roster and attendance records to help determine a quorum.

Treasurer:

- Receives and deposits all checks.
- Maintains financial aspect of the chapter. Processes invoices, contributions and reimbursements.
- Balances checkbook and handles audits.
- Prepares a treasurer report to be presented at board meetings.
- Files form 990-Return of Organized Exempt from Income Tax (to be filed by the 15th of each year).

Membership Chair:

- Promotes the value of membership to prospective members.
- Develops and delegates responsibilities for incentive programs to increase membership.
- Keeps track of membership statistics. (new members, renewals, changes/deletions, dues, etc.)
- Keeps a “guest” meeting list for solicitation purposes.
- Reviews membership information for the previous year and set goals for the upcoming year.
- Maintains membership supplies. (i.e. applications, affinity information)
- Contacts carriers for membership.
- Promotes national and state membership drives.

Legislative Chair:

- Monitors and tracks state and local legislation pertaining to health care.
- Writes legislative articles for newsletter and web site.
- Prepares reports as requested.
- Works closely with lobbyist and legislatures.

Education/Program Chair:

- Sets program topics, locations and agenda.
- Contacts and makes arrangements for speakers.
- Develops questionnaire for program feedback.
- Files for CE credits.
- Organizes credentialing and designation workshops.

Media Relations Chair:

- Compiles a list of local print and broadcast media contacts.
- Sends press releases to media contacts responding to targeted legislative issues.
- Forwards NAHU releases on national issues to media contacts with a local spin.

Communications Chair:

- Compiles and distributes newsletter
- Notifies the membership of upcoming meetings and educational events.
- Keeps the membership informed as to chapter events, changes and recognition.
- Updates the web site accordingly.

Awards Chair

- Assembles documentation for awards applications
- Assists the president in acknowledging outstanding members

Leadership Lessons Learned

NAHU is a unique organization. It differentiates itself from other “competing” organizations in that NAHU has traditionally recognized the leadership role of its membership in the direction of NAHU. An empowered NAHU membership is an empowered NAHU. Some refer to leadership of this style as “bottom-up leadership.”

What follows is a list I compiled of principles important to my presidency. NAHU presidents and other leaders who recognized and exploited NAHU’s bottom-up leadership followed the same principles.

1. Get the strategic plan from the people who will actually do the work.

Make sure that no one touches the plan unless they will be involved in its implementation. Recognize that people perform the very best if they are the ones who constructed the plan. People who are asked to complete someone else’s plan will fail-period. The only way to get buy-in is to get the plan from the person doing the implementing.

2. Be the person that reminds everyone of the plan.

Be redundant. No one reads all the drivel that pours out of Washington. We all need constant reminding. If we forget to accomplish our task and you never reminded us, then it’s your fault the work didn’t get done. NAHU members don’t get paid for their efforts. They may have great intentions but few can put NAHU ahead of job and family, nor should they.

4. Ask everyone what their part in the plan is.

Let them remind themselves. Those who can say their part in the plan are more certain of success. Those who can’t need to be reminded. Those who are wrong need to be corrected. If the strategic plan is going to work, you must actually use it.

5. Recognize good NAHU work habits and focus on making those habits permanent.

No one knows what the real practice and protocols of NAHU are until everyone reviews them together. The leader reminds everyone how things are to be done.

6. When in doubt, ask.

7. If not in doubt, ask anyway.

8. Take on no committee responsibilities.

A leader who takes on a committee responsibility takes away from all the others. That leader unknowingly alienates many members.

9. Never perform a committee task for someone else.

To the extent that you assume command of the situation, you have failed as a leader.

10. Never fire a volunteer.

Instead, promote them out of the way. You can change their duties. You can change their title. Firing volunteers makes enemies. Not just the fired person but each person he/she comes in contact with. There’s no time for enemies.

11. Never preach the plan when a subordinate leader can be expected to take charge.

It empowers them. It empowers you.

12. Never take credit for NAHU success – always give credit.

13. Always compliment your predecessors.

They all had fans. They all did something for NAHU. They all gave their best.

Bill Flood, EVP- a great man who grew NAHU from a dinky 3,500 to 12,000 members.

Lew Katz- empowered DI members and stayed a NAHU hero.

Carol Fischer- sold agents and the industry on NAHU.

Jim McAlister- portrayed the NAHU member as a professional and made us proud.

Henry Dawson- organized NAHU administration.

Jim Henderson- epitomized leadership and made us responsible.

Mike Lilly- put a corporate face on NAHU leaders.

Risteen Masters- forced NAHU into the legislative arena.

Hollis Robertson- made us look at our future and plan for it.

Joe Pugh- brought literary genius to NAHU leadership.

Bill Wetzel- demonstrated the heart of health insurance professionals.

14. Train your successor.

It is your duty to leave the NAHU better than you found it. Your biggest challenge is to produce a successor who will make NAHU even better. Your successor can't do it without you. If you take this one thought to heart, you will have done wonders for your association and will be long respected for it.

15. Build continuity within NAHU.

Make sure that everyone knows what NAHU wants to do. Get specific buy-in from your successor. Make sure you know what the goals were of your immediate predecessor.

16. Let everyone help.

Alienate no one. People who help are better supporters. If they are part of the solution they will also preach your success. If they aren't part of the solution implementation, they will become your harshest critics. NAHU needs you to have

supporters and cannot bear for its presidents to have detractors.

17. Don't help with a project unless you are asked.

You will steal a person's thunder if you help in the slightest. All the credit should go to the person who does the work. Doing part of the work steals most of the credit. Let the member have his/her glory.

18. Let the volunteer/subordinate leader take complete control of the project.

Giving control indicates that you trust the person. If you take control or change their direction for them, you indicate distrust. People like working for people who like and respect them. Make sure the subordinate leader has all the facts. Make sure that you indicate a probable direction for the committee to head.

19. Let subordinate leaders feel the victory of their success.

Your job is that of cheerleader. People like to do things for which they can be recognized as successful.

20. Never steer NAHU in a new direction if the members don't understand it.

Many will misunderstand the direction- on purpose. No one will follow blindly. All must know and understand the plan.

21. Treat each standing committee with respect and equal attention.

While you may think that one issue (perhaps legislation) is the most important, not every member will agree. Some want awards. Some want education. Some are focused on LONG TERM CARE of DISABILITY INCOME. You need their support for the future of NAHU.

22. Never underestimate the power of an individual member.

A motivated member can move mountains. Respect each member's opinion and influence.

23. Remember that each elected official of NAHU has the legal and moral ability and responsibility to speak for the association and its members.

If you remember this, it will help you challenge your team.

24. Never try to control a subordinate leader.

Lead. Controlled Americans are in preparation for a rebellion. Lousy pseudo-leaders control. Leaders lead by showing us and reminding us of the way.

25. Make sure that you know the permanent staff member responsible for the same function as each volunteer leader.

This is your commitment to the future of NAHU. Our permanent staff is our commitment to continuity. Only the permanent staff has the certain ability to say, "This is how we've been doing it." I am certainly not suggesting that NAHU keep doing things the "same old way." I am suggesting that permanent staff can help keep your leaders from reinventing the wheel. Leaders should improve and innovate, not recreate.

26. Be a leader for all the members, not just the ones who agree with you.

Alienation comes from the perceived evil called favoritism.

27. Behave as though you're the example your members follow.

They just might.

28. Never "get ahead" of the members or other NAHU leaders.

If the members and your leaders and or your staff feel that they aren't tracking right with you, they will get the idea that you are doing your own thing and will drop you like a hot potato.

29. Be simple.

Simple plans, simple leadership is most often successful.

30. Be succinct.

If you can say something in two pages of text rewrite it into two paragraphs. In this way, it will probably be read and understood.

31. Give up on the idea that you will now figure out where NAHU should head.

The members told you everything you needed to know before you became a leader. The time for theory is over. The time for implementation is now.

32. Demand the same focus from your fellow officers and standing committee chairs.

These folks should emulate the same leadership characteristics that you intend to pursue. Committee chairs job ought to be to recruit, train, motivate, and focus the members of the committee with the objective of attaining committee goals.

Art Jetter

NAHU Past President

1991-92

General Financial Information

Association Tax-Exempt Status

Each member association must have its own tax-exempt number and Employer Identification Number. Here's how to go about obtaining these numbers:

NAHU and each of its state and local affiliates are eligible for tax exemption from federal income tax as "business leagues" within the meaning of the Section 501(c)6 of the Internal Revenue Code. However, recognition of your association's tax-exempt status is not automatic. Each state and local association must apply to the IRS for recognition of its tax-exempt status.

If your association has not already filed its request with the IRS for recognition of its tax-exempt status, do so as soon as possible. The exemption application is filed on Internal Revenue Form 1024, "Application for Recognition of Exemption." Instructions for filing this form and the required supporting documentation are included in IRS Package 1024. It is important that the instructions be read and followed carefully if the exempt status is to be established with a minimum of difficulty.

As part of the application, each association must include its Employer Identification Number on Form 1024. If your association does not have an Employer Identification Number, you must also file a Form 58-4, "Application for Employer Identification Number" along with your application for exemption. Your association must have an Employer Identification Number whether or not it has any employees, as the IRS in maintaining your association's tax records uses this number.

When your association receives its Tax Exemption Letter from the IRS, officially recognizing its tax-exempt status, forward a copy of the letter to NAHU for inclusion in your permanent NAHU file.

After your association receives IRS approval of its tax-exempt status, you must file an annual information tax return - Form 990, "Return of Organization Exempt From Income Tax." Form 990 must be filed on or before the 15th day of the fifth month following the close of your association's fiscal year. That will be May 15th for all of our associations.

Some associations may also have to file a separate additional annual return on IRS Form 990-T. This is required in cases where the association has gross unrelated business income of \$1,000 or more in a taxable year. Generally, unrelated business income is defined in the instructions for Form 990-T as income from a regularly carried on trade or business when such trade or business is not substantially related to the purpose or function of the organization. Fortunately, the major sources of revenue for most associations - i.e., dues and interest on bank accounts - do not qualify as unrelated business income.

Activities such as lotteries, bake sales and the sale of advertising in the associations publications and other seemingly unrelated business activities of the association (if regularly carried on) may result in unrelated business income and should be reported when all such combined gross unrelated income is \$1,000 or more in a taxable year. Increasingly, the IRS has been focusing attention on such activities.

The IRS will make available, upon request, its Publication 598, "Tax on Unrelated Business Income of Exempt Organizations." This publication discusses in detail the IRS rules on "unrelated business income" and how to calculate the tax due on such income.

Due to the sheer number of state and local associations affiliated with NAHU, and the increasing complexity of federal tax laws affecting these associations, member associations are strongly encouraged to obtain the services of a qualified certified public accountant when possible to perform the tax compliance activities of the association. It should also be noted that the local and/or district IRS offices contain taxpayer assistance personnel who are available to assist in completion of tax forms without charge.

The Dues Billing System

NAHU provides a very valuable service to the local and state associations through its billing system. Local or state associations set their own dues each year. These dues must be communicated to NAHU before September 30 of the prior year to be included in the computer system. This notification represents chapters' only opportunity to change their dues. A chapter that does not notify NAHU of their dues changes will keep their dues, unchanged, for the next year.

The dues and renewal dues notices are prepared by the national office and mailed directly to the members in much the same manner that insurance premium notices are handled. The dues statement is prepared by computer and includes the national dues and the local and state dues. Renewal payments are due on the member's anniversary date. Members are given a three-month grace period following this date before they will be dropped from membership for non-payment.

Local and state dues are then distributed to the chapters each month for the new and renewing members from the previous month. For example, dues checks sent in February will reflect the chapter's new and renewing members during January.

The computer program requires all dues to be sent to NAHU. Holding of local or state dues and forwarding of only the NAHU portion will prevent assignment of the member to a local or state association.

NAHU will accept and assign members to the appropriate chapter when an actual cash receipt is entered. If NAHU receives a partial payment, the member will be added to the system and will be billed for the outstanding balance. If full payment is not received after three months, the member will be dropped from the rolls.

Bylaws

It is important to have a good understanding of your chapter's bylaws. Be sure to read them and have a copy on hand. Bylaws should be reviewed periodically. If your chapter's bylaws are more than four years old it is advisable to have committee review them and determine if they follow NAHU's bylaws and if they are still appropriate for the chapter. Sample bylaws are available online in the "Chapter Info and Resources" section.

State and Regional Resources

Check with your state chapter and regional officers to see what services and support they offer. To find out who you or your officers should contact check out the volunteer committees listing on NAHU's website in the "About NAHU" section.

www.nahu.org: NAHU's Online Resources by Section

About NAHU

- Mission and Code of Ethics
- NAHU Board of Trustees and Contact Information
- NAHU Bylaws
- NAHU History
- Committee Members and Contact Information
- Staff Members and Contact Information

Legislative and Government Affairs

- Washington Update (Time sensitive news & info about leg activity in DC.)
- State Update (Time sensitive news & info about state leg activity.)
- Through the Grapevine (Anecdotal info about state legislative activity.)
- Hey, Wait a Minute (One-page educational document on a single issue.)
- Operation Shout (Issue-specific call to action with 24-72 hr response time)
- Policy Fact Sheets/Spreadsheets
- HUPAC

Members Area

- YODA
- Monthly Chapter Reports
- Monthly Dues Report
- Monthly Membership Report
- Online Application
- Online Renewal
- GAIN Contest Scoring
- Contact NAHU's membership dept.
- Update Mailing Addresses

Chapter Info & Resources

- Sample Chapter Bylaws
- Chapter Officer Handbooks
- Awards Chair
- Communications Chair
- Education Chair
- Membership Chair
- Public Service Chair
- Treasurer

Chapter Info & Resources (cont'd)

- Chapter in a Binder
- New Board Induction Ceremony
- Locating Chapters and Chapter Officers
- Affinity Royalty Sharing Program
- Recruitment and Retention Tools
- Presidential Gavel & Plaque order form

Education and Certification

- On-Line Speaker Database
- Certification Programs
- Cooperative Partnerships
- The American College
- InsuranceStudy.com
- Center for Senior Studies
- Society of Certified Senior Advisors
- Social Security Administration
- HIAA
- LTC Consultants

Magazine and Publication

- Health Insurance Underwriter magazine
- "Buying Health Insurance" brochure
- Survey of Private Individual Long-Term Care Insurance
- Financial Privacy Requirements Compliance Guide

Meetings

- Listing of NAHU Meetings, Dates and Locations
- Listing of Regional Meetings, Dates, Locations and Agendas

Awards and Competitions

- Annual Award Applications
- Harold R. Gordon Memorial Award
- Landmark Award
- Pacesetter Award
- Distinguished Service Award
- William G. Wetzel Excellence in Public Speaking Award
- Presidential Citation Award
- Robert W. Osler Education Award

Awards and Competitions (cont'd)

- Public Service Award
- Web Site Award
- Leading Producers' Round Table (LPRT)
- Legislative Awards Applications
- "Spirit of Freedom" Legislative Award
- Chapter Legislative Excellence Award
- State Legislative Achievement Award
- Chapter Statistics Necessary for Applications
- Ongoing Membership Competitions and Results