



ISAHU Members

I just want to share what an honor it has been for me to represent our members as President of the Illinois State Association of Health Underwriters. Many of you have been there to support and encourage me over the last year and I Thank You for your trust and encouragement.

This past year has not been without its trials and challenges, but together we were able to not only survive but overcome and set in place the new foundations to prosper as well.

As an industry we continue to be challenged by the effects of the ACA legislation and the decision by a number of carriers to remove or reduce compensation for agents and brokers.

Our clients are challenged by greater regulation and network changes in the large group, small group, and individual markets.

Our relationship with our clients were challenged by technology vendors and market disruption models.

As resident of Illinois, we are challenged by a political climate and process that has stalled any forward movement in resolving our budget crisis.

As friends, we were saddened by the loss of a number of great members in our industry.

But we have overcome and met many of these head on:

- We established a very strong position and response to the agent compensation reduction and were able to meet the Department of Insurance to set in motion a series of meetings to see how we can increase and protect the Illinois consumer by insuring that agent compensation continues to be discussed as part of the health insurance market in Illinois.
- We were able to educate and provide guidance on a fee for service model that was approved a number of years earlier which allows agents and brokers in Illinois to easily move to a consultative fee for service model instead of a commission only service model.

- We along with our industry coalition partners had worked with the Department of Insurance to clarify the anti- rebating rules in Illinois few years earlier and we were able to communicate to the Department that some of the technology advancement or market disruption models may be close to violating those rule. Their investigation into this gave a number of you the opportunity to not only review how we as agents and brokers communicate our value to our clients but using the tools and member benefit available to you thru NAHU allowed you to retain those clients when the relationship was challenged by unrealistic promises from outside competitors.
- We along with our industry coalition partners were able to complete an update to our economic impact study which shows the value of our industry and you as the agent contribute to the economy of Illinois. This updated information confirms what you already know, but many in government needed to see again. You and our industry are a driver in the economy of our state and local communities and the viability of our industry needs to be protected from undue regulation.
- We were able to established The Greg Smith Memorial Scholarship with the Illinois State University, College of Business, Katie School of Insurance.
A major challenge for the College of Business is attracting and retaining the most academically talented students. As tuition costs continue to rise, scholarship support is many times the determining factor for where students choose to attend and enables current students to graduate. Scholarship Candidates will demonstrate academic and personal achievement with specific requirements determined annually by the Katie School based on the recruiting and retention needs of the College of Business and the Finance, Insurance and Law Department. By establishing the scholarship, we are acknowledging the contribution and leadership of those whom came before us by insuring the future of our industry in attracting our next generation of agents and brokers. I encourage each of you to consider contributing to this scholarship.

None of this was accomplished alone it was truly a team effort and I want to thank those on the board for their time and commitment to our members by volunteering to serve on our state and local boards. It was also each of you the individual member whom provided me feedback and agreed to work on a committee or task force that allowed us to meet the challenges we face in our industry. Each time I reached out, you all answered the call and for that I am truly grateful.

I was privilege to attend the NAHU National Convention this week in Albuquerque where more than 24 of us from Illinois were in attendance. We as a State Association recognized the leadership, service and volunteer support in serving our Association by awarding to Caren Neushwander of the Chicago Southland Chapter the ISAHU Distinguished Service Award. When you have a moment please thank her for her continued service to us as an Association.

As I wrap up my year as President, I am asking for your help and support again.

Over the years, many of you have given your time and money in support of the State and Local Chapters of our Association and many of you are still actively involved, yet others are no longer

members or you know of some industry peers whom are not yet members. Now is the time to get reengaged in your local chapter and to ask others to join us as well. Whether you have attended every meeting in the past 12 months or if you haven't attended in a few years, I am asking you to consider getting involved and attend a meeting and ask a nonmember to come along and consider joining as well.

Thank you again for your confidence and support. I look forward to seeing many of you at the next meeting in your area. I am excited about the future of NAHU and ISAHU and look forward to continuing to serve with you, as Immediate Past President.

Soon you will hear from our incoming State President George Duczak and some ideas and direction he and the new board have that will continue the work we started this last year in fortifying our industry here in Illinois as one of the leading healthcare policy associations in the State.

Russell Dixon

President 2015-2016

Illinois State Association of Health Underwriters