

“How To” Media Guide For NAHU Members



2012

Preface

Newspaper coverage and television/radio newscasts can be extremely credible and powerful vehicles for carrying your views to your target audiences. But, in order to use the media, you must convey your message—whether it is issue or marketing oriented—in the form of compelling news.

This “How To” Guide for working with the media was developed as a general guide for NAHU members to initiate and maintain relationships with the media in their local areas. Its objective is to provide guidance and examples of ways to gain media exposure for the role of health insurance agents/brokers and coverage of health insurance issues.

This guide can be most beneficial if used in the following ways:

- Acquaint yourself with the techniques and tools that contribute to a successful public relations effort. Use this time to lay the groundwork on issues and position yourself as the expert so that you are prepared to move ahead with the media when the timing is appropriate.
- Review timely industry issues and find ways to relate them in a meaningful and legitimate way to the current events happening at the local level.
- Find angles to help communicate the impact of how the national debate on health care reform is affecting your local community by sharing anecdotal information from your clients.

Table of Contents

I.	Responsibilities/Job Descriptions	
	A. General Overview	4
	1. State Media Chair	5
	2. Local Media Chair	5
II.	Tools of the Trade	
	A. Building the Press List	6
	1. Print, Broadcast, Trade Samples	7
	B. Letter of Introduction	8
	1. Template for Localizing	8
	C. Press Release	9
	1. Reacting to the News Sample	10
	2. Unveiling Strategies Sample	11
	D. Media Advisory	12
	1. Announcing Capitol Conference	13
	2. Announcing Hill Briefing	14
	E. Photos	15
	F. Editorial Options	16
	1. Letter to the Editor	17
	2. LTE Sample	18
	3. Opinion Editorial	19
	4. Op-Ed Sample	20
	G. Bylined Articles and Columns	22
	1. Bylined Article Sample	23
	H. Developing and Using a Press Kit	25
	I. Social Media Strategies	26
	1. Social Media Policy	27
	2. Networking	28
	3. Blogging	29
	4. Video Uploading	30
	J. NAHU Web Site	31
II.	Conclusion	
	A. Building Upon and Maintaining the Relationship	32
	B. Contact Information	33

Responsibilities/Job Descriptions

A. General Overview

There are two basic roles held by members who work with the media: 1) media chair and 2) media spokesperson. Media relations chairs will work primarily behind the scenes with the press and the media spokespeople. The media spokespeople will be those who are most comfortable giving interviews and sharing knowledge with the press on specific issues.

1. Media Relations Chair

- Identify media outlets and reporters in your area using local, state and national resources.
- Identify your local and state MR spokespeople on specific issues.
- Monitor media outlets daily.
- Establish relationships with local reporters.
- Respond to media requests for information/interviews.
- Coordinate with local, state and national leadership to “speak with one voice.”
- Prepare press releases and media advisories.
- Submit press releases and media advisories for review by local or state leaders.
- Distribute press releases and media advisories to media outlets.
- Distribute prepared LTEs and Op-Eds to media outlets.
- Attend media relations training webinars.
- Use NAHU media relations resources at www.nahu.org.

2. Media Relations Spokesperson

- Identify yourself as a local, state or national media spokesperson.
- Establish relationships with reporters.
- Coordinate with local, state and national leadership to “speaking with one voice.”
- Respond to reporter requests for information/interviews.
- Respond to MR coordinator requests.
- Schedule and conduct interviews.
- Follow-up with reporters.
- Prepare LTEs and Op-Eds for publication.
- Submit LTEs and Op-Eds for review by local, state and national leadership.
- Distribute prepared LTEs and Op-Eds to MR coordinator for release.

A.1. State Media Chair

Each state chapter should establish a Media Relations Committee. The responsibility of the state committee should be to:

- Coordinate the state media relations campaign with local implementation.
- Direct the state media relations campaign.
- Assist in planning the state legislative advocacy agenda in coordination with the Legislative Council.
- Conduct a strategic planning session to establish issues and relationships of those issues to the state legislative agenda.
- Develop a mass media communication program designed to achieve communication goals.
- Assist local chapter media relations committees with developing and meeting the media relations goals and tasks.
- Develop a system for monitoring target issues and emerging issues in the news media.
- Monitor the achievement of state and local goals.
- Attend and participate in regional teleconferences and training.

A.2. Local Media Chair

The local media relations chair is in the unique position of being able to identify local issues that affect NAHU's members. The local media chair's responsibilities include:

- Conduct the local media relations activity.
- Monitor public opinion.
- Participate in the establishment of the state media relations communication agenda.
- Attend and participate in the state media relations teleconferences.
- Identify local spokespersons with expertise in the target and emerging issues.
- Develop local issue-relevant coalitions.
- Develop relationships with media reporters and editors.

Tools of the Trade

A. Building the Press List

Before beginning any media outreach, there is a fundamental piece that needs to be in place—the press list. No matter how good your news, if it doesn't land in the hands of the reporter who covers that topic or issue, it is likely to be overlooked.

First, you must identify the most appropriate sections within your local newspaper that will be most interested in covering your news—as well as the *type* of reporter. Normally, health insurance issues are addressed in the business or health section of your newspaper by those handling insurance matters, health-related business, business news announcements or health care issues. There may also be a regular column in the publication devoted to insurance or health care topics. You should also explore whether there are specific television or radio programs that focus on insurance or health care topics and issues.

With the print media you should direct your information to the business and health editors, and to reporters who cover business and health-related issues. In some instances, depending upon your news, the reporter who covers state legislative developments might be the appropriate person. (You may also find there is a columnist at the newspaper that writes about these topics or has a personal interest in the issues.) Finally, if there is any question about what section a story will best fit into, the press communiqué should be directed to the news editor who will make the decision and send to the appropriate reporter.

With broadcast media, you will need to seek out the producer who handles topics related to health and business or the assignment editor. This applies for both television and radio stations. You also will want to include specific programs or talk shows that focus on health or business issues. In addition to local newspapers, television and radio media make certain you compile a list of key industry trade publications—insurance, health, medical and business trade press. Unless you are familiar with a particular reporter, it is best to send your information to the publication's editor.

The media is an industry that is notorious for high turnover of staff; therefore, don't rely solely on any resource book to provide you the names of the most up-to-date listing. As you are compiling your initial press list it is critical to call each individual media outlet to obtain the most current names of those reporters who cover the topics. You can start with the receptionist at each outlet to ask who covers healthcare policy or insurance issues. You will also want to know to whom you should direct company or chapter news such as awards, promotions or meeting information. If the receptionist cannot answer your questions, ask to speak to the business and health editors. In addition to an address, you also will need to know the reporter's direct telephone number, fax number and email address. When you finally speak to the reporter directly, inquire whether he/she prefers to receive news announcements by fax or email.

As you continue your outreach efforts, you should constantly build upon your list. Be on the lookout for additional reporters who seem to be covering industry topics for your local media or new broadcast programs airing relevant information. Periodically call each outlet—especially prior to a news announcement—to be certain your press list is up-to-date.

If you need a customized media list for your area, please contact Kathryn Gaglione at kgaglione@nahu.org or (703) 276-3838.

A. 1. Print, Broadcast, Trade Samples

Print

Time Magazine, Katie Pickert, Staff Writer, (212) 522-3731, kate_pickert@timemagazine.com

New York Times, Gardiner Harris, Healthcare Writer, (212) 556-1234, gardiner@nytimes.com

Broadcast

NPR, Rob Stein, Senior Health Editor/Correspondent, (202) 513-2000, rstein@npr.org

C-SPAN, Rob Harleston, Washington Editor, (202) 737-3220, rharleston@c-span.org

Trade Publications

Business Insurance, Regis Coccia, Editor, (312) 649-5274, rcoccia@businessInsurance.com

National Underwriter, Stephen Piontek, Editor-in-Chief, (201) 526-1230, spiontek@nuco.com

B. Letter of Introduction—Beginning a Media Relationship

The first step in developing a rapport with your local media is to send a "letter of introduction" that establishes your professional credentials and invites the reporter to call on you as a resource for issues and news that unfold in your field. Your letter or email should be brief and to the point, including such things as your professional background, the topics/issues you are prepared to discuss and how you can be reached. Within a couple days of sending the letter or email, you should follow up with a personal phone call to make certain the letter was received and to reinforce your offer to be contacted as a resource.

B.1. Letter of Introduction—Template

Dear <Reporter/Editor/Producer>,

As <your title> of <your company>, I'd like to take this opportunity to introduce myself. I've been in the health insurance industry for <number of years> and am active on the <legislative council/media relations committee/board leadership> for the <Chapter> Association of Health Underwriters.

In this capacity, I stay abreast of health care reform implementation and insurance-related issues, trends and concerns. Furthermore, as a liaison between the insurance carrier, the employer and the consumer, I can offer insight and a unique perspective into the concerns related to health coverage.

I would be pleased to serve as a local resource for you or any of your colleagues as you are developing stories on health care policy and insurance issues. <Provide relevant information about your professional experience that would contribute to your knowledge of the industry.>

Some of the topics I am knowledgeable about include:

- <Any topical issues that are currently in the news>.
- Cost implications of SCOTUS ruling.
- Wellness programs and other cost containment measures.
- Health care reform legislation.
- The employer role in health care coverage.
- Ways individuals/employers can access affordable health insurance.
- Free-market reforms.
- Medicare.

I will call in the next few days to introduce myself personally and discuss possible topics of interest for your <publication/program>. In the meantime, don't hesitate to contact me if a background briefing would be helpful or if you are working on a specific story.

Sincerely,

<Name>, <Title>

<Chapter> Association of Health Underwriters

<Phone>

<Email>

C. Press Release—Announcing the News

The press release is the most commonly used public relations tool to announce news to the media. To be most effective, it should follow a certain format that succinctly relays the essence of the news, such as *Who...What...When...Where*.

The standard release has several familiar components:

- A crisp headline that captures the significant news.
- An introductory paragraph that leads with the most newsworthy information.
- Several paragraphs that describe the news and its relevancy in more detail.
- At least one quotation from a credible spokesperson (preferably local).
- A closing paragraph known as the "boilerplate" that clearly identifies the company or organization issuing the release.
- The date and city from which it is being issued and a contact name and number.

While press releases are the most familiar press tool, they are often overly used or misused altogether. The most effective release conveys legitimate news—information previously unknown. It works best to relay such things as key developments within the industry, policy or legislative initiatives at the local, state or federal level, or recent news occurring in your company or state chapter ("Day on the Hill" meetings with governors or legislators, awards, charitable activities, member achievements and professional achievements).

As with all the media tools, distribution of the press release must be coupled with personal follow-up calls to make certain it was received by the appropriate reporter and to explore whether it is something that can be included in the publication. This type of follow-up also provides another opportunity to suggest an interview for a more in-depth discussion of the news.



FOR IMMEDIATE RELEASE
<Weekday, Month Day, Year>

Contact: <Name>, <Title>
<phone> or <email>

<Chapter Abv> Responds to Supreme Court Ruling

(<City>, <State>) – The United States Supreme Court ruled today on the constitutionality of the Patient Protection and Affordable Care Act (PPACA), with the individual mandate being upheld under the Congressional power of taxation. <Chapter president>, president of the <Chapter> Association of Health Underwriters (<Chapter Abv>), made the following statement in response to the Court’s decision:

“This ruling offers some clarity on the future of the health insurance industry and allows American individuals, families and businesses to adjust to the law. While we still have concerns that PPACA does not address the true drivers of health insurance costs in this country, and the law is having a huge and costly compliance burden on American employers, it is our responsibility as industry leaders to move forward within the constraints of the law to help Americans access high-quality, affordable healthcare.

“There are still legislative actions that can be taken to fix parts of the law, and though we support many of these efforts, our focus is to help our customers transition to the regulations, policies and procedures the law outlines.

“As insurance professionals, our job is to assure full-scale implementation of PPACA will continue and to help our individual and employer clients with the transition and compliance requirements the law entails. Our efforts to enroll individuals in high-risk pools, Medicare, Medicaid and CHIP programs will continue as we work to lower the number of uninsured Americans.

“It is imperative that the Administration and regulatory agencies provide information in a timely manner on the many aspects of PPACA that remain unclear. The changes to pricing and standards of coverage, employer responsibilities, uncertain tax provisions, state exchanges and many other issues must be addressed in a clear and cost-effective manner that provides individuals, families and employers continued access to proven tools that enable agents to provide affordable coverage.

“We look forward to having ongoing dialogue with lawmakers on both the federal and state levels to find solutions that ensure all Americans receive the benefits they deserve at a price they can afford.”

The National Association of Health Underwriters represents more than 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. For more information, please contact <Contact Name>, <title> at <phone> or <email>.

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FOR IMMEDIATE RELEASE
<Weekday, Month Day, Year>

Contact: <Name>, <Title>
<phone> or <email>

<Chapter Abv> Unveils New Logo, Relocates to <City>

(<City>, <State>) – The <Chapter> Association of Health Underwriters (<Chapter Abv>) recently unveiled a new logo and announced the relocation of its headquarters from <City> to <City>.

“The new look and new offices reflect both the evolution of the association and the transformative changes occurring in the health insurance industry,” said <Chapter Abv> <Chapter president>. “These changes promote <Chapter Abv>’s position as an industry leader, a consumer advocate and the premiere trade association representing health insurance professionals.”

With overwhelming approval from the national board, this is the first major change to the logo in nearly 30 years. The design of the logo is symbolic with the arc representing the protection health insurance brings to all Americans. <Chapter Abv> members are health insurance professionals involved in the sale and service of health insurance products serving the health coverage needs of millions of Americans.

“<Chapter Abv> has worked tirelessly both on Capitol Hill to establish a name legislators, policymakers and industry representatives know and trust,” <president’s last name> said. “Moving closer to both government officials and our coalition partners allows us to better serve our membership and the American families and businesses they represent.”

The National Association of Health Underwriters represents more than 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. For more information, please contact <Contact Name>, <title> at <phone> or <email>.

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D. Media Advisory—Announcing an Event

The media advisory is an effective communications vehicle for advising the media about an upcoming event or reacting to a news development. The format of the media advisory is more defined in terms of the *Who...What...When...Where*. Often the information is presented in bulleted form to highlight the salient points.

The media advisory should be labeled as such, followed by an eye-catching headline. The event or reaction should be succinctly described within the "What" section, followed by key information for the "When", "Where" and "Who" sections, as appropriate. As with the press release, it is critical to include a contact name and number, as well as a brief "boilerplate" description of the sponsoring organization.



Media Advisory

WHO: The National Association of Health Underwriters (NAHU)
WHAT: Moving Business Forward: 82nd Annual Convention and Exhibition
WHEN: June 24-27, 2012
WHERE: The Wynn, 3223 South Las Vegas Boulevard, Las Vegas, Nevada
WHY: This healthcare summit will focus on training health insurance professionals on how to adapt to the healthcare industry post-PPACA.

Monday, June 25

8:00-9:45 a.m. **General Session**
Paulette Sopoci, Speaker, Strategic Coach
Dee Edington, PhD, Director, U-M Health Management

10:00-11:00 a.m. **Essential Benefits/Minimum Value—Understanding Required Plan Design Under PPACA**
Janet Trautwein, CEO, NAHU
This session is part of the compliance track.
Navigators: An Unexpected Opportunity for Collaboration
Michele Thornton, Insurance & Benefits Consultant, ThorntonPowell Insurance
This session is part of the exchange track.

11:15 a.m.-12:15 p.m. **New Guidance on Summary Plan Benefits and Other Recent Regulations in PPACA**
Susan Rash, Vice President, BB&T Benefit Consultants of Virginia, Inc.
This session is part of the compliance track.
Emerging Health Insurance Exchange Models: The Intersection of Public and Private Exchanges
Don Garlitz, Executive Director, bswift Exchange Solutions
This session is part of the exchange track.

2:30-3:30 p.m. **Private Exchanges**
Chris Condeluci, J.D., Counsel, Miller & Chevalier
This session is part of the exchange track.

3:45-4:45 p.m. **SPD Compliance: Not Just for Large Groups**
Robert Marcino, Esq., Principal, Strategic Recovery Partnership Inc.
This session is part of the compliance track.

For more information or to RSVP, please contact Kelly Loussedes, NAHU Vice President of Public Relations at (202) 595-3074 or kloussedes@nahu.org.

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Media Advisory

Small Group vs. Large Group vs. Individual: Understanding the 'ABCs' of America's Health Insurance Markets

- WHAT:** The <Chapter> Association of Health Underwriters (<Chapter Abv.>) will be conducting a discussion on the "ABCs" of health insurance marketplaces, how different types of employers and individuals purchase coverage and how professionally licensed agents are helping employers and consumers navigate the market.
- WHEN:** March 16, 2012
- WHERE:** 2168 Rayburn House Office Building
- WHY:** Health care is currently one of the most hotly debated topics in the nation, and the intricacies of the market can be difficult to understand without the guidance of a licensed health insurance agent. NAHU is committed to providing affordable, accessible health insurance to all Americans, and firmly believes that an educated public is integral to finding solutions to the current problems facing the health insurance industry today.

The National Association of Health Underwriters represents more than 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. For more information, please contact <Contact Name>, <title> at <phone> or <email>.

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E. Photos—How to Use Them Effectively

A photograph can greatly enhance the appeal and increase the chance for coverage of certain stories (i.e., the announcement of an award, speech, personnel promotion, meeting with a dignitary, opening or new location of an office.) Each photo distributed to the media must be accompanied by a photo caption known as a "cutline." Attach the cutline to the back of the photo with tape or by printing it on a self-adhesive label. NEVER write on the back of the photo, as the imprint ruins the picture for press use. Many reporters now often prefer a digital picture with at least 300 dpi but be sure to check with them to determine their preference.

Captions are a brief description of the picture and should identify each individual in the photograph by name and affiliation. In addition, the cutline should include a sentence or two of background information to give the reader a sense of why the picture is newsworthy. For example:

<Full name> has been promoted to <position/title> for the <organization>. <Last name> has been with the company since <year> as <former title>.

<Full name, title> took part in <an awards ceremony, public hearing, speech> on <Weekday, Month Day> at <location>. The topic was <brief explanation>. Others in the picture include <full names, titles>.

<Full name> met with <politician name, title> on <Weekday, Month Day> in <city> to address issues about <the uninsured, risk pools, prescription drugs, etc>. The National Association of Health Underwriters (NAHU), which represents more than 100,000 professional health insurance agents and brokers nationwide, sponsored the meeting.

F. Editorial Options

Every newspaper offers an "Editorial" or "Opinion" section to its readers that voice the editorial position a publication has on an issue and provides ways for the community to respond. This section differs dramatically from the news side of the paper that strives to report news and information objectively.

There are three basic vehicles for expressing an opinion in the newspaper:

- An "editorial" prepared by the newspaper's editorial staff that communicates the official position of the publication on an issue.
- A "letter to the editor" which is a means available for all citizens in the community to respond or react to a news article or editorial that has appeared in their local newspaper.
- An "op-ed" or opinion piece that is written and submitted by someone not on the newspaper's editorial staff.

The placement of some "op-eds" are paid for and considered somewhat as an editorial advertisement. While very expensive, these placed editorials can be effective if the content is issue-oriented rather than commercial. The more common and credible op-ed, however, is one the newspaper decides to publish on its own merits that has been written and submitted by a member of the community or an expert in a particular field related to the issue.

F.1. Letter to the Editor (LTE)

Every newspaper has an opinion page that offers readers the opportunity to express their point of view on a topical issue. One of the vehicles for responding is the "Letter to the Editor"—a useful tool for communicating your views on behalf of the industry that too often is overlooked. A significant benefit to this format is that the writer has control over what is said since normally a letter of this nature is published as submitted, without editorial revision.

Ideally the appropriate time to consider this communications tool is in response to an article that has appeared in the newspaper regarding a health care or insurance issue that impacts your local community. Your letter can reinforce what is reported in the newspaper or debate the coverage of the issue. This tool allows the writer to present another point of view that was overlooked in the original reporting or to correct inaccuracies and misperceptions reflected in the article.

The first step before preparing a letter for submission is to contact the appropriate section of the newspaper to determine the guidelines and perimeters for your letter. It is important that you react to the article and issue it in timely fashion to better assure its publication.

Normally the letter should be limited to a few well thought-through paragraphs (150 – 300 words) that reference the article to which you are reacting and present a unique perspective supported by facts.

Once the letter has been submitted it is important to follow-up by phone to check on its status if it has not been published within a couple days. It also is appropriate to express your concerns to the editor if the newspaper airs one point of view and does not publish yours.

Contact Info: <Editor's Email>

Subject: Letter to the Editor

I'm submitting the following letter on behalf of the president of the <Chapter> Association of Health Underwriters, <President's Name>, in response to an article you published about <topic of article>. Is there any chance you might be able to run it?

Best,
<Your Name>, <Position with Chapter>
<Chapter> Association of Health Underwriters
<Contact Information>

=====

Dear Editor,

A recent editorial praised the creation of a new state health insurance exchange as a “<short quotation from article>” (“<Title of Article>,” <Date published>). In order to guarantee that outcome, Empire State consumers must continue to have access to licensed, professional insurance agents through the new marketplaces.

Most small businesses -- including many who would shop in the exchanges -- depend on agents to run their health benefits programs. The Congressional Budget Office reports that brokers "handle the responsibilities that larger firms generally delegate to their human resource departments -- such as finding plans and negotiating premiums . . . and processing enrollees."

Agents' importance will only grow. A recent survey by consultancy TNS revealed that 75 percent of businesses believe agents will play a greater role in guiding them through health reform.

Sincerely,
<President's Name>, President
<Chapter> Association of Health Underwriters
<Contact Information>

F.2. Opinion Editorial (Op-Ed)

Another influential tool for generating exposure for your message is the "op-ed"—an opinion piece written by you and published on the editorial page of the newspaper. Realistically, op-eds are not easily placed, but they have a significant impact when they are published and certainly are worth the effort. Make certain to contact the publication first so you are clear about the appropriate format, length or number of words. Typically, op-eds are limited to 600-800 words.

There are certain steps that will increase the chances for acceptance of your article by the newspaper. For example:

- The issue must be current, controversial and have a local angle (affect your community in some way).
- Select someone from your chapter who has the greatest sphere of influence or status in the community to author the article.
- Prior to approaching the newspaper, contact NAHU or the local chapter for guidance on talking points and the association's official position, as well as supportive background information.
- Initially, you should contact the editor of the "Opinion" page, either by email or phone, to raise the issue as an important one, establish your credentials to address the issue, and let the editor know you would like to submit an op-ed for the newspaper's review. Be prepared to share your angle and the key points you intend to make.
- Seek feedback from the editor before developing the article. If the reception is positive, submit your article as quickly as possible. Include your professional title or the most relevant affiliation to the issue you are addressing, along with your complete biographical background.
- Many publications are good about letting you know if your op-ed will be published. However, if you have heard nothing after the first week, don't hesitate to call and check its status. Newspapers do have license to make editorial changes to your article, however normally they do not publish an altered version without first alerting you to their revisions.

Health Regs Continue To Hurt Jobs

By Janet Trautwein

Last month, the Patient Protection and Affordable Care Act -- President Obama's health reform law -- turns two. For Americans hoping that the job market will soon improve, the law's second birthday will mark the onset of the "terrible twos."

Hidden inside the law's 425,116 words is a provision that may destroy the jobs of thousands of insurance agents and discourage hiring by businesses across the rest of the economy.

The provision is the law's medical loss ratio (MLR), which stipulates that insurers spend between 80 and 85 percent of every premium dollar on medical claims. That leaves no more than 15-20 percent of insurers' revenues for administration and profit.

If insurers fail to adhere to those thresholds, they must rebate the difference to policyholders.

The Obama Administration's HealthCare.gov website says that by limiting the amount insurers can spend on administration, the MLR provision will ensure that consumers get their "money's worth on health insurance."

But blaming insurer's administrative fees for the rising cost of health coverage is a mistake.

Health insurance premiums are rising because the underlying cost of medical care is increasing. Healthcare providers in the United States charge more than their foreign counterparts for everything from CT scans to bypass surgery.

Further, there's not much fat to trim from insurer's budgets. The industry already posts a slim profit margin of between 2.2 and 4.5 percent, according to recent data.

To comply with the government's MLR rules, insurers have cut the commissions paid to agents and brokers that sell and service policies.

As an August 2011 report from the Government Accountability Office concluded, "Almost all of the insurers we interviewed were reducing brokers' commissions . . . in an effort increase their MLRs."

As a result, many insurance agents have seen their incomes plummet -- and have had to slash employment at their practices or go out of business altogether. According to a recent survey, a quarter have decreased the level of service they provide to clients -- as they can barely keep their doors open.

For many small businesses, losing access to an agent poses disastrous consequences. The Congressional Budget Office has reported that agents and brokers often serve as de facto human resource departments for America's small businesses, "finding plans and negotiating premiums, providing information about the selected plans, and processing employees."

Without agents, these firms have to administer their benefits in house -- and have less time and money to devote to other pursuits, like growing their revenues and creating jobs.

The National Association of Insurance Commissioners warned the Obama Administration about the potential consequences of the MLR rules only months after the health reform act became law. The group of state regulators expressed concern "about the impact the medical loss ratio requirement could have on the ability of insurance agents and brokers to continue assisting health insurance consumers at a time of rapid changes that makes their role even more essential."

Seventeen states have applied for waivers from the MLR mandate because they fear that it is destroying the insurance markets in their states.

In Indiana, nearly 10 percent of the state's health insurance carriers have withdrawn from the market because they can't comply with the MLR requirement. But such chaos didn't sway federal regulators; they denied the state's request for a waiver.

Insurance agents aren't the only folks whose jobs are threatened by the MLR requirements. Higher premiums make workers more expensive to employ. As a result, many companies may consider laying off workers to reduce their health insurance tab -- or may cease hiring altogether.

With the national unemployment rate north of 8 percent, it makes little sense for the government to discourage job creation.

There's a simple fix to this conundrum. Policymakers should exclude commissions from the MLR calculation. Fortunately, both the House and Senate are considering legislation -- H.R. 1206 and S. 2288, respectively -- that would do just that

It would not only allow individuals and small businesses to continue to access agents -- it would also preserve thousands of jobs in nearly every community in America.

It can't have been the intention of those who drafted the health reform law to put thousands of Main Street insurance agents out of work.

Janet Trautwein is CEO of the National Association of Health Underwriters.

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G. Bylined Articles and Columns

When you have a particular knowledge or expertise with an industry topic or issue, it is appropriate to approach targeted media outlets to offer an article or column on the subject under your byline (your name). Trade publications are usually the most receptive to this type of offer.

With newspapers it is more relevant to offer text for a regular column the paper already publishes. You can contribute a column on a one-time basis about a specific topic, on a periodic basis to report developments on an issue or topic, or offer a regular column on a weekly, bi-weekly or monthly basis.

There are several ways to approach publications with this idea. When you initiate contact with a media outlet by means of a letter of introduction, you can include your specific areas of expertise and offer to contribute an article on any of those subjects. Another approach is to piggyback a topical issue by sending a letter specifically offering to write an article about the topic, again including your professional credentials or expertise that make you particularly suited to address the issue. This approach provides you a means for continuing contact with publications that reach audiences of importance to you and the insurance industry. Whenever you offer a bylined article, it is critical to relate the significance of the topic or issue to the publication's readership and how you intend to make it relevant to that audience.

A further opportunity for suggesting a bylined article is following a speech you may have given or testimony you might have presented. Send the media outlet a copy of your remarks and suggest that you can convert them into an article that fits their format and appeals to their readership.

As with any of your media efforts, you will have a higher chance for success if you have begun to establish your credibility as a reliable source of information. Initiate your offer with a media contact with which you have already begun to cultivate rapport or with whom you've conducted an interview. Ask their guidance on which person you should approach about a bylined article and seek feedback from them about ideas or angles that you would like to propose. If your offer for an article or column is accepted, make certain you are clear about the appropriate format, length or number of words and deadline. Inquire, also, about providing your bio and a photograph.

NAHU Unveils Healthy Access Proposal *Affordable and Responsible Health Care Reform*

By: Janet Trautwein
Executive Vice President and CEO
National Association of Health Underwriters

Word Count: 1003

With health care costs at a crisis stage, there is no shortage of sweeping health care reform ideas throughout the nation. No one will argue that reforms need to take place, but the fundamental question is what type of reform do Americans want? The reality is that every health care reform idea takes one of two roads – increased government intervention or a private market solution. Each reform provides a means to a very predictable end; therefore, I believe the debate over the next few months will focus on what end we wish to achieve. Will we continue to buy our health care in the free market, or will we allow the government to take over our health care system?

Whether you are discussing a single payer system or a connector plan, every government solution calls for increased regulation and government control regarding how we finance our health care. These plans begin with radical changes to our current financing system (insurance), and in many of the reforms, completely do away with our current insurance system. This is alarming for two reasons. First, health care costs are not expensive because of insurance; rather, insurance is expensive because of rising health care costs. Attempts to fix the financing mechanism, rather than trying to fix the rise in health care costs, does not address the real problem. Second, while most Americans do not want government-run health care, the reality is that this is the ultimate end to any government solution. The architects of these specific types of reforms do not necessarily aspire to create government-run health care; yet, it is the only realistic way any government solution can control rising health care costs. I certainly do not want the government to control or ration health care; and, though some Americans support government reform plans, I believe these individuals are unaware of the negative impact such plans will have on the quality of American health care.

Thus far, government reform solutions have failed to: provide transparency; reduce rising insurance premiums, or reduce the uninsured rate; however, private market solutions have succeeded. The private market was the inventor of transparency, as it created the tools by which consumers monitor both the cost and quality of the health care they receive. Additionally, the private market understands why health care costs are rising, and therefore created Consumer Driven Health Care in proactive response. It has removed patients from the ranks of the uninsured to the insured and has been able to reduce the trend in health insurance premium increases.

We believe the time is right for a solution that controls medical spending and guarantees access to affordable coverage for all Americans. We believe this can be accomplished without limiting the people's ability to choose the health plan that best fits their needs and ensures them continued access to the services of independent state-licensed counselors and advocates. NAHU's Healthy Access proposal is a comprehensive approach to meeting this challenge, and a yardstick for evaluating other proposals.

The key elements of the new proposal include:

Behavior and Lifestyles Recommendations

- Require federal and state governments to incorporate wellness and disease-management programs into employee medical programs and provide employers with tax and premium incentives for wellness programs.

System Inefficiencies Recommendations

- Provide incentives for doctors and medical facilities to improve system efficiencies and eliminate errors with pay for performance, best-practice guidelines and support for evidence-based medicine.
- Create federal standards for electronic medical record technology to help unify the health care system, reduce errors and improve patient satisfaction.
- Enact comprehensive medical malpractice reform that limits non-economic damage awards, allocates damages in proportion to degree of fault, and places reasonable limits on punitive damages and attorney fees.

Cost-Shifting Recommendations

- Reimburse providers participating in all federal health care coverage programs, including Medicaid, Medicare and SCHIP, at the same level paid to providers serving federal employees through the Federal Employees Health Benefit Plan.

Decreasing Utilization Recommendations

- Encourage expansion of consumer-directed health insurance products.

Guaranteed Access to Health Insurance Coverage in Every State Recommendation

- Require all states to have at least one private guaranteed purchasing option for all individual health insurance market consumers and provide seed grants to states creating high-risk pools.

Affordable Access Grants to States Recommendation

- Make federal block grants available to states to encourage and reward health insurance innovations that utilize the strengths of the existing private marketplace.

Tax Equity Recommendations

- Equalize the tax deductions to individuals and the self-employed that corporations have for providing health insurance coverage for their employees.

Producer Education Recommendations

- All health insurance consumers, both private and public, should have access to quality information and assistance regarding their health care coverage. NAHU will assume responsibility for training insurance agents in all coverage options, both public and private, through the creation of a designation program—the Certified Health Care Access Advisor.

We urge Congress and state legislators to do the right thing for America and we are committed to working with all stakeholders to expand access to all Americans because insuring America is in everyone's best interest.

The National Association of Health Underwriters represents more than 20,000 professional health insurance agents and brokers who provide insurance for millions of Americans. NAHU is headquartered in Arlington, VA. For more information, visit our web site at www.nahu.org.

H. Developing and Using a Press Kit

A press kit is a set of materials designed to communicate your message in detail to your local media. It's used to help reporters gain an understanding of the association so they will write about it. You may send the kit to the media when you make a significant news announcement, present the kit at a meeting you may have with a reporters, or distribute the kit at a press conference or other chapter event. The press kit should be updated at least annually with a new fact sheet and new biographical information on officers and chairs.

Every press kit should include the following:

- **Fact Sheet**—A concise summary of the association's important data such as founding date, mission statement, number of members, names of officers/committee chairs, and affiliation with NAHU.
- **News Clips**—Samples of past press coverage helps sell the newsworthiness of your story.
- **Brochures or Newsletters**—Including business literature will help identify you as an expert in the industry.
- **Sample News Story**—Reporters will often print this verbatim. Editors see ready-to-print-stories as an easy way to fill up space with little effort on their part.
- **Glossary of Terms**—A glossary will help reporters become familiar with the complex issues in our industry.
- **Contact information**—Provide a clear indication of whom reporters should call, and where to reach them, for more information.
- **Business Card**—Place a copy of the contact person's business card on one of the sides of the folder so when the reporter opens it up it's one of the first things that he or she sees.
- **Cover Letter or Pitch Letter**—A cover letter is a short correspondence (no longer than one page) that allows you to introduce yourself to the reporter. This also serves as a motivator for the reporter to review the contents of the press kit by quickly and clearly explaining why the media's audience would be interested in stories about our industry and association.

Your press kit is a reporter's first opportunity to meet the association so make sure it is visually appealing and well organized. Also include the association name and logo on the front of the folder. Send your press kit and a short cover letter to all of your local media contacts.

Finally, it's a good idea to have a version of your press kit available on your Web site. That way, reporters can get instant access to everything they need when writing a story.

I. Social Media Strategies

NAHU is incredibly active with social media, and your chapter can do the same. Much more informal than traditional media, social media can provide you with the opportunity to reach a different audience. But do not fall into the trap of believing new media sites are more forgiving than traditional media—anything you post on the internet can be searched, rebroadcast, quoted or misquoted.

Besides hosting your own website, there are three major forms of social media:

1. Networking
2. Blogging
3. Video Uploading

If you are going to participate in social media, you need to be vigilant in your activity. Posting something once a year or even once a month will not be enough to make this medium worth the investment. You should check your sites daily, post something new at least once a week and actively recruit followers.

We encourage you to join, follow and participate in the social media opportunities NAHU has already established by visiting www.nahu.org and click on the “follow-me” icons at the bottom of the page.

I.1. Social Media Policy

Any member may communicate with a policymaker about an issue taking a position different than NAHU's as long as they do not promote NAHU affiliation or do anything that might cause the lawmaker to think they were speaking on behalf of the association. This dialogue must never take place during a meeting of NAHU members with the outside party.

Chapter leaders need to understand that as a result of their position, it can be difficult to impossible for media and lawmakers to make the distinction between when a leader is speaking on behalf of the association or representing a personal point of view. So, on issues of consequence to the association, **leaders must always represent NAHU's view or not speak to the issue.** If the leader cannot do this, then he/she should consider resignation.

To assist you with keeping on point and factually sound, make sure to:

1. Utilize templates provided on the Media Kits by Topic page for ideas or the Media for Chapters page for how-to information on working with the media.
2. Visit the Legislative Resources on Health Reform page for up-to-date information on what's happening nationally or the Legislative Issues page for details on hot issues.
3. Get assistance from NAHU staff with writing and editing any media content.
4. Be aware of your chapter's approval process before submitting op-eds, LTEs or other content to the media.

I.2. Networking

The most intensive form of social media, networking sites can be popular one day and fade into distant memory the next. Keeping abreast on what sites are popular with whom and using them appropriately is the key to success with networking sites.

- **B2B**—NAHU's very own social networking site reserved for members only: <http://community.nahu.org/NAHU/NAHU/Home/>.
- **LinkedIn**—Professional networking site to connect with other industry leaders, discuss issues and find job opportunities: <http://www.linkedin.com/groups?gid=66191>.
- **Facebook**—Informal site that allows you to connect in multiple forms, including create fan pages, post pictures, invite others to events and easily connect with friends: <http://www.facebook.com/home.php?#/pages/National-Association-of-Health-Underwriters-NAHU/108227311298?ref=nf>.
- **Twitter**—Micro-posting website where you can post your thoughts in 140 characters or less, including communicating your thoughts, rebroadcasting other tweets, posting links or responding to current events: <http://twitter.com/nahudotorg>.

I.3. Blogging

NAHU as well as several NAHU members have extremely popular health care blogs that are often quoted and linked to. Also, most major media outlets have health care blogs, and even President Obama has a blog that is regularly updated by his staff. Monitoring and commenting on these blogs is a great way to promote NAHU issues and will be an effective use of your time.

To start your own blog, have a solid concept in mind. It is easiest if several members of the board agree to be bloggers so the responsibility of posting new ideas is shared. Decide who will post, and creating a schedule as to when the blog will be updated. There are many free blog sites available—blogspot, livejournal, wordpress—so make sure to select one that will be able to fulfill your needs. Promote your blog at chapter meetings, on your website and on social networking sites. Make sure to title, date and tag your posts so people can easily search your archive for issues that interest them.

Here are a few recommended blogs for you to follow, comment on and receive inspiration from:

- [New York Times Prescriptions](#)
- [Washington Post Health Care Rx](#)
- [The Hill Healthwatch](#)
- [The Huffington Post](#)
- [Politico](#)
- [The Alan Katz Health Care Reform Blog](#)
- [Health Care Policy and Marketplace Review](#)

I.4. Video Uploading

Go viral to promote issues and educate consumers. By utilizing both the visual and audio aspects of video blogs, you can bring a depth of understanding to issues of importance.

- **Pick your subject matter carefully**—NAHU has lists of talking points, legislative issues and consumer questions that can be effectively addressed in a video. Do a quick online search and make sure your idea is new and different. If you find other videos that address the same topic, comment, rate and link to that video so you can move on to a more unique topic.
- **Create a storyboard and script**—Make sure you know what you want to say before you try to say it. Having a solid storyboard and script means you will spend less time filming and editing your video. Keep a professional tone and avoid gimmicks, over-simplification or material that can be misconstrued as offensive. Know the audience you want to reach. Utilize the materials NAHU has provided to create your content.
- **Produce a professional looking video**—Videos uploaded to the video-sharing sites are generally low resolution and short, so keep videos simple and shots tight. Wear solid colors and use block fonts for any text you wish to include. Respect the law and make sure not to use music, pictures and clips that are copyrighted. Be familiar with the camera and video editing equipment you are using, or if you chose to contract a professional, make sure they know exactly where you are planning on marketing your video so they can help you make effective decisions.
- **Upload and promote your video**—YouTube is the most popular and easy to use video-file sharing site, but you can't just post your video and forget about it. Tag your video with the appropriate subject matter, and use YouTube's promotion options to link it to as many places as possible. Link and embed the video on as many social media platforms as possible, and encourage your members and friends to rate and comment on the video. Create a YouTube channel, make playlist and subscribe to other channels so people can find you more easily. (Find more information about video promotions at the [YouTube Channel](#).)
- **Most importantly, let your personality show**—You are experts at educating America and feel passionate about the issues at hand, so help viewers feel the same thing.

You can also create responses to other videos, invitations to events and interviews with industry professionals. If you use the NAHU logo or name on your video, make sure to receive prior approval and send the PR department a copy or link to your video. NAHU reserves the right to ask you to remove any video content that is not in accordance with the NAHU message.

J. NAHU Web Site

NAHU's website (<http://www.nahu.org>) is an additional resource for media relations tools and training materials. Tools for chapters can be found under the Media & Communications tab on the sidebar. This section contains sample letters to the editor, brochure information, media training web seminars and press release templates, in addition to numerous other resources designed to make your media relations campaign as effective as possible. The NAHU public relations team is also available should you need additional information, or have any questions. Contact Kelly Loussedes, vice president of public relations, at 202-595-3074 or kloussedes@nahu.org or Kathryn Gaglione, manager of public relations, at 202-595-3075 or kgaglione@nahu.org.

Conclusion

A. Building Upon and Maintaining the Media Relationship

After introducing yourself to the key reporters by means of a letter and follow-up phone call it will be up to you to cultivate the relationship by identifying and utilizing opportunities for continued contact. Some of these opportunities will evolve naturally; others will require a bit of “manufacturing.” Your objective is to keep your name and messages in the forefront of the public eye through the media, both for the marketing potential as well as for support on issues that are critical to the well-being of the health insurance industry.

In addition to keeping reporters apprised of news development (within your agency and the industry as it relates locally), you should seek opportunities that will provide you with additional "fodder" to share with the media. Agree to speak before business and service groups to share your message, addressing topical and newsworthy issues whenever possible. If appropriate, invite reporters to attend and be available for interviews. At a minimum, make certain they receive a copy of your remarks along with a cover note inviting reporters to contact you as they are developing stories in the future on these topics.

Get more mileage out of your speech by turning it into a bylined article or an op-ed piece and offer it to local newspapers or trade publications as appropriate. Periodically send notes to reporters that include information on industry developments, explaining the ripple effect they may have on your local community. Continually look at national news developments concerning health care policy and the insurance industry and contact your media to comment on how the news relates to your local area.

And remember in all your media efforts, follow-up and thank-yous are two essential ingredients to the success of your outreach.

B. Contact Information

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