Continuing Professional Credit (CPC) Designation Program

The National Association of Health Underwriters (NAHU) requires that the credentials our professionals earn remain compliant, relevant to the ever-changing benefits industry and serve as an example of the highest standard. To remain compliant, designees are required to:

- Renew their knowledge with continuing education (CE) every two years
- Commit to NAHU’s standard of professionalism
  - Reconfirm active status
  - Update contact information
- Pay an annual fee

Registered Health Underwriter (RHU), Registered Employee Benefits Consultants (REBC) and Chartered Healthcare Consultant (ChHC) recipients are required to maintain credentials and uphold participation in the CPC program following completion of the program and award of the designation.

The current CPC period for recertification of these designations began on January 1, 2017. RHU, REBC and ChHC graduates who conferred with the American College’s two-year period are “reset” to January 1, 2017, and have 24 months to fulfill their 24-credit NAHU designation requirement.
Certification Renewal Fee

In addition to meeting continuing education and ethics requirements, compliance with the program will require designees to pay a recertification fee of $85 for NAHU members or $125 for non-members designees.

The biennial certification renewal fee for the CPC program is non-refundable, and acceptance of the fee payment by NAHU does not guarantee or imply that an individual’s right to use the designation(s) they have earned from the American College or NAHU with the public will be maintained. All applicable CPC requirements must be completed to maintain the right to use designations.

Payment Cycle and Timing

The biennial recertification fee is paid in advance of the recertification year. For example, the recertification fee can be paid any time during the calendar year.

CPC Benefits

A variety of benefits and features support the CPC program. The highlight of the program offering is access to all of the most current educational material from the participating designation programs the student has completed through NAHU’s Online Learning Institute. NAHU Member and non-member designees will have access to a variety of content from NAHU annual events and partnering organizations. All CPC program participation will be supported with the “self-report” online system and archived in a personal online account.

http://nahu.inreachce.com/

Requirements

As part of the CPC program, designees will be required to complete 24 hours of CE credits
every two years. At least one approved course of ethics CE is required by most states and will be required as part of that total. The CE requirement must be completed every two years and reported by the end of the second year.

CE earned through the NAHU Online Learning Institute will be added automatically to the designee’s records. CE credit that is taken outside of NAHU is self-reported; designees are required to maintain appropriate documentation that substantiates the validity of any CE credit reported for the CPC program. This is important in the event the designee is subject to NAHU’s audit process.

All designees will be required to complete at least one course of ethics CE every two years. An ethics course will be available online via the individual’s account with NAHU’s Online Learning Institute (NOLI) at no additional charge (free course). Alternatively, designees can take the ethics equivalent from another provider. This CE will be self-reported online through one’s individual account with NOLI. Any CE earned outside of NAHU may be subject to auditing; for this reason, the designee will be required to maintain appropriate documentation that substantiates the validity of any CE that is reported under the CPC program.

Effective Date of the Professional Recertification Program for First-Time Designees

Students who earn their first designation during the first year of a recertification period will recertify during the next recertification period. For example, for the recertification period beginning on January 1, 2017, a student who is awarded a first designation on August 1, 2017, is required to:

- Pay the first recertification fee for the 2019/2020 recertification period
- Complete 24 hours of CE for the 2019/2020 recertification period
Students who earn their first designation during the second year of a recertification period will be exempt from the following two-year period. For example, a student awarded a first designation on August 1, 2018, is required to:

• Pay the first recertification fee for the 2021/2022 recertification period
• Complete 24 hours of CE for the 2021/2022 recertification

Earning CE Credits (A.) and Grandfathering Rules (B.) or Emeritus (C.)

A. Designees may apply CE credits earned for each hour of professional program participation approved by a state(s) Departments of Insurance.

B. Yes, several states have grandfathered provisions with regard to insurance CE credits. This is a provision placed by several states in the 1980-90s to accommodate some older agents experiencing difficulty with accessing CE credits resources. With the Internet accessible in professional offices and libraries, that’s now mostly a thing of the past. Example: The rule may say anyone licensed prior to 1998 no longer needs to complete CE, but that date has never moved to accommodate those aging into a grandfathered level of experience.

To date there are no professional designations with grandfathered provisions. Regulators and education providers uphold the expectation for any professional designation to be properly accredited requiring substantive ongoing training. Regardless of those professionals 20 years grandfathered within their state exemption rules, the industry is not the same with respect to the constant changes in regulations and laws imposing strict compliance guidelines for industry producers. Note: Grandfathered agents are required to abide by new training rules for long-term care and annuities to sell those products and must complete their training every two years to continue selling whether or not they get insurance CE credits.
C. The Emeritus status distinguishes you as a person who has clearly demonstrated commitment to continuing education who upholds the standard for RHUs, REBCs and ChHCs and is no longer required to report CPCs to NAHU. Traditionally, designees will have kept record of their emeritus status previously granted by The American College or, if recently retired, 70+ years old and or awarded a nationally recognized industry achievement (NAHU Gordon Memorial, NAHU Lifetime Member, Broker of The Year), they can submit a request to NAHU Student Services in a written statement outlining their accomplishments to professionaldevelopment@nahu.org or Attn.: NAHU Student Services 1212 New York Ave. NW Washington, D.C. 20005

Acceptable Subject Matter for Earning CE Credits

National Association of Insurance Commissioners (NAIC) standard of approved Health/Life topics

Unacceptable Activities for Earning CE Credits

State or federal license related to financial services; personal development courses, such as motivation, public speaking, or salesmanship; product presentations; and any programs less than 50 minutes in length.

Carryover of Excess Credit Hours

No credit may be carried over from excess hours earned during a reporting period. For example, once 24 hours are completed and reported, any additional activities will not count toward credit for the following reporting period.

Reminder Notices
The designee will receive reminders from NAHU throughout the renewal period. Therefore, it is important to notify NAHU student services of any address/contact information changes.

**Becoming Ill or Disabled**

A designee may be granted a temporary waiver for a given reporting period for reason of hardship and disability. Each case must be presented in writing to the NAHU student services office. NAHU will determine whether a waiver should be granted on a case-by-case basis.

**Enforcement and Reinstatement**

To remain compliant with CPC program guidelines, designees must pay the annual renewal fee and comply with the biennial continuing education requirement. If a designee fails to remit the recertification fee by the annual due date (no later than December 31 of the preceding year) or to satisfy the biennial educational and/or ethical requirements (no later than December 31 of the second year of the re-certification).

The designee will be informed of noncompliance with the CPC program and lose the privilege of using his or her designations mark(s) and or advertising the credential(s). The designee’s name will be removed from the designation check website and removed from the NAHU list of credentialed designees, and the designee’s access to the online materials will be revoked. NAHU reserves the right to notify the person’s employer’s internal compliance officer of this status and/or add the person’s name to a listing of noncompliant designees on NAHU files. It will be noted that these steps will be taken to ensure that the public is fully aware of the status of our designees with regard to ongoing professional recertification requirements.

The right to use a designation mark and other privileges will be restored immediately upon
completion of the reinstatement process.

More information about the CPC program is available at www.NAHU.org