NAHU

RETENTION

GUIDE

June 2021

NAHU
TOGETHER

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INTRODUCTION

Membership is the lifeblood of any organization/association. It is representative of a group of professionals that establish standards and ethics in an industry and, more importantly, drives revenue. That is certainly true at NAHU where our members are dedicated to ensuring that everyone – individuals and employers, large and small – has access to adequate, affordable health coverage.

It is easy to understand why recruitment is a focus of many organizations and sometimes receives most of the focus and budget. It is extremely exciting to see those new member numbers grow. However, for the long-term health of the association, retention deserves just as much, if not more of a chapter's focus. If a chapter gets retention right, they will have built the basis for recruitment. High retention rates are a signal that a chapter has satisfied members. Satisfied members tend to share the NAHU story with others, automatically creating a grassroots recruitment campaign. The best recruiters are your current members who see value in their membership.

Improving retention in an association takes a lot of energy from all aspects of your chapter. The Membership Team usually gets the brunt of the responsibility for attracting new members and keeping them engaged, but a true retention program contains efforts from all members in a chapter. No one person can be responsible for the full engagement of another member. Once a member joins NAHU, they interact with communications, legislation, events, programs, and education just to name a few. Their experience with these aspects of your chapter drives the retention of that member.

When a new member joins, they bring with them an "expectation of value" for their membership dollars. It could be word of mouth, an email blast, or a printed ad but somewhere along the way they developed a perspective on the value that NAHU could bring to them, and it will evolve as they engage further within their local chapter. Each committee within a chapter should have a plan for demonstrating value to members both old and new.

Each member of a chapter is on the Membership Committee but each Committee within the chapter is on the retention team. When implemented correctly, retention programs can generate up to 30% more revenue by keeping members happy. Retention is about KNOWING who your members are and building trust and offering programs that appeal to them on a consistent basis.

Recruitment of members is primarily a function of great marketing. Member retention is a function of both marketing, and more importantly, a great membership experience. If your chapter cannot retain members, then they may be wasting money recruiting them until they solve their retention problems.

Chapters should use every opportunity to remind a member of the value of their membership. Let them know what the association is doing for them with newsletters, emails, website updates, meeting announcements and other correspondence. Make them feel wanted, appreciated and that the chapter genuinely CARES about having them as a member.

This guide contains resources and ideas to use when considering your retention efforts.

RESOURCES AND PROGRAMS

Welcome Kits and /or Prospective Member Kits

Welcome Kits and Prospective Member Kits are a simple tool for showing value to a new member. This is a great opportunity to allow all the chapter's committees to share different benefits and aspects of each committee. Listed below are just a few samples of what can be included in a welcome kit.

- Encourage them to visit the Welcome to NAHU page to Get Started
- Welcome letter from the Board of Trustees
- NAHU Code of Ethics
- List of all local chapters within the state to include meeting dates, times and places
- List all your sponsors of the last symposium – **great value to sponsors getting their name in front of the members**
- List out the affinity benefits and other member benefits
- Definitely mention HUPAC and all the Legislative efforts
- NAHU has several marketing pieces that are great for the Welcome Kits
    - www.nahu.org , then Chapter Resources tab, then scroll down to Flyers. Click on that and you will find many pieces to choose from.
- Mention all of the National awards such as LPRT and our national speaking and legislative awards as well as any state or local awards and recognition
- Contact information such as Board members and website addresses
    - www.nahu.org , then Who We Are tab, then scroll down to either Board of Trustees or Staff Directory. Click on the one you want.
- Collect ABS magazines from members once they are through reading them and place them in the Prospective member kit

Welcome Kits should also include the potential for next steps like areas of involvement or leadership positions. This is the beginning of a relationship that will guide a member from the sidelines to further involvement within the chapter. There is an engagement progression that needs to take place for a new member to become an advocate, leader and a lifetime member. It starts with the Welcome Kit. It sets the tone, delivers the pre-conceived value and moves them forward to exceed that value.

When dealing with the Agency Dues Model Program, the situation may be different. The Agency is signing up their employees, but many may not want them to be solicited or be involved at a deeper level. You should gauge the attitude of the Agency Member Contact to determine the level of participation with their employees.

Data Collection

Sixty percent of members leave associations within the first two years. One of the more common failures of a chapter's retention program is not knowing their members. Chapters should find out "why" a member joined and what their perceived value and expectations are. They should also find out if current members are happy, complacent, or on the verge of lapsing their membership. Once a chapter knows this, they can develop strategic planning to cater to those needs and ultimately retain those members. The best way to know your members is a member survey. Member surveys could contain questions such as:

New Member survey

- How did you hear about our association?
- Do you plan on attending local association meetings?
- What are some of your expectations for being a member of NAHU?
- Would you be interested in joining a committee?
- Would you be interested in speaking to a civic group or joining our local speaker's bureau?

Current Member survey

- How long have you been a member of NAHU?
- Do you attend local monthly meetings?
- Are you happy with the program structure of the meetings?
- Do you take advantage of any of the NAHU benefits such as:
    - Compliance Corner Webinars
    - Affinity programs such as business and professional services which offer discounts for various services
    - B 2 B (NAHU blog on various topics)
- Have you ever served on a committee or board position?
- Do you have any areas of improvement you would like to see in our association?
- Have you ever recommended anyone to join our association?
- Are you familiar with the NAHU website and the various benefits offered?

The information compiled from these types of surveys will allow a chapter to focus on the needs and expectations of their members.

If you need any assistance with surveys, National Office may be able to help. If the chapter wants to do a less complex, shorter survey of their members, we might able to help them by using our current vendor. We also might be able to help with Survey Monkey, a popular survey option. Contact Bob Tretter at 202-595-7564, or btretter@nahu.org for more details.

When working with an Agency in the Agency Dues Model Program, it is important to know what that Agency is willing to do regarding the involvement of their employees in NAHU. Make sure you understand up front what the Agency's position is on this.

Target Audience Needs

The first key to effectively marketing the value of NAHU membership is to understand our target audiences and where they would find the greatest value from membership. *While the following is a representation of what we see globally, you are encouraged to refine this information by surveying your local membership base.*

The **targeted audience** to consider NAHU membership largely falls into 5 categories:

1. **Large brokerages** – (Loosely defined as having more than 3 locations)
2. **Insurance carriers** – (The collective of carriers selling insured products, including those who support the self-funded market.)
3. **Small agencies, including individual producers** – (Loosely defined as having 3 or fewer locations)
4. **Medicare agents** – (Agents whose primary focus is the Medicare market)
5. **Ancillary industries** – (Loosely defined as – HR services, technology solutions, financial advisors, etc.).

Which parts of the **NAHU value proposition** are most likely to be relevant and valued by each group – in other words, why did they join and why will they stay??

1. **Large brokerages**
    a. Team training resources
    b. Advocacy for national and state healthcare policy
    c. Access to carriers and TPAs
    d. Compliance Corner and other legislative tools
2. **Insurance carriers**
    a. Access to brokers
    b. Broker perspective on national & state healthcare policy
3. **Small agencies / individual producers**
    a. Market innovations & technology tools
    b. Advocacy for national & state healthcare policy
    c. Compliance Corner and other legislative tools
4. **Medicare agents**
    a. Medicare Summits and other educational opportunities
    b. Lobbying efforts to protect industry and broker's clients
    c. Role of the agent affirmed in legislation and regulation
5. **Ancillary industries**
    a. Access to brokers

When trying to retain members, you must show value for the area that concerns them the most. Being able to identify that need and showing how the association can help them is the best way to retain members!

Networking - B2B

Many of our current members state that the ability to network is a major reason they remain a member. It is up to the chapters to provide and encourage this networking through meetings, training classes, social gatherings, and use of the internet (Zoom calls and such). One networking tool that members really enjoy is the B2B Network.

B2B is an unlimited resource to share members' knowledge and insights on health insurance and government regulations to help you better serve your clients in much less time than it would take to do your own research on industry and government websites.

There are six B2B Discussion Groups available. There is a wealth of credible knowledge among the NAHU members who regularly participate on B2B and who willingly share their knowledge with other B2B participants. Members just post a question on the appropriate Discussion Group and other members respond.

Some members retain their membership largely to retain access to this aspect of their membership.

You can get to B2B two ways:

- Go to https://community.nahu.org/home and log in with your NAHU website ID and password.
- Or log In to www.nahu.org, open the drop-down box under "Resources" and click on "Broker to Broker" at the bottom of the list. On the B2B opening page, scroll down and click on "Visit B2B Communities."

Now you are on the B2B home page. Before you click on "Sign In," please open the newly updated **B2B Sign-Up Guide** and read it completely. Also, please read the Code of Conduct. If you have additional questions, please read the FAQs at the top right of the screen.

Consistent Communications

Through the lifespan of the member, chapters should present consistent communications that show a clear value. A newsletter is strongly recommended and can work to build a value presentation to the member. Each article or piece of communication contribute to the perceived value for membership, driving a member to new levels of commitment, engagement and ultimately retention. NAHU is working on a library of articles that you may access for your newsletter.

Examples would be the following:

- List anniversaries of members – shows recognition
- Ask for members to come forward and volunteer to be speakers on your chapter's speaker bureau
    - This will help when chapters are soliciting for civic groups to have speakers address their groups
    - Potential lead sources from speaking to groups
- Advertise public service projects
    - Gets members engaged and offers them an opportunity to make tax free donations to chapter projects
    - This gets members to know other members thus building relationships
- Recognize new members

    - Makes them feel welcome
- Recognize the sponsors of the new members
- Promote NAHU benefits such as
    - Compliance corner
    - Business and Personal services that NAHU members can receive discounts
- Announce all upcoming events

New Member Phone Calls

1st month - Welcome to NAHU - tell them your position on the board and that you will be touching base with them a few times throughout the year to see if they are receiving benefits, emails and other information like they are supposed to and answer any questions. During this 1st call you may ask the following:

1. What are their expectations?
2. Have they received the welcome email from NAHU with their log in and password?
3. Are they receiving their NAHU Newswire?
4. Are they receiving their Washington Update?
5. If they are *not* receiving emails from NAHU, verify their email address and suggest they add *.*@nahu.org to their safe sender list.

3rd month – This is a "touching base" call. Questions to ask:

1. Have they received their ABS magazine?
2. Have they attended a monthly meeting yet (when allowed)?
3. Are there any particular speakers or topics they would like to hear?
4. Do they know how to log into the NAHU website and update their profile?
5. Are they familiar with our Compliance Corner resource?

9th month – During this call you will mention the upcoming renewal – so this is a very important call. There are 3 months remaining before they renew, so if they are not happy, we have 3 months to turn it around.

1. Are they interested in serving on a committee or board position with the local chapter?
2. Ask again if they have attended meetings. If so, how was it? If not, why not?
3. In general have we reached their expectations?

There is a New Member Tracking Sheet on page 25 for you to use.

Using the Chapter Roster to Call Members Who Will Be Renewing

Calling the members who are about to renew is an important step to retention, although it should not be a chapter's ONLY efforts as outlined in this guidebook. NAHU sends out notices regarding renewals, However, many members do not act upon that notice when it initially arrives and then may forget about renewing. A simple phone call prior to renewal will encourage them to renew.

You can find your chapter's full roster here:
www.nahu.org/chapter-resources/leadership reports/ecommerce-items
Then select "Full Membership Roster". You can run this each month to see who will be coming up for renewal.

Calling the Billed not Paid and Lapsed lists

Billed not paid and a lapsed list are sent to the state and local chairs each month from our NAHU staff. As a retention chair, you can be pro-active and pull these lists at any time from the NAHU website. Simply sort your criteria by paid-to-date which will show the date of their renewal. Billed Not Paid members have about 70 days from their paid-to-date before they officially lapse. If members are not renewing, the reasons should be recorded for future retention efforts.

Calling the lapsed list takes a few more complex techniques. Retention teams should remember that there was a reason the member left. It may have been as simple as changing companies and their new company did not pay their dues. Hopefully it was not for dissatisfaction. Try to find out exactly why they left. This will help chapters to know why members are leaving so they can make efforts to correct concerns in the future. There are many members who left several years ago. If this is the case, mention to them that there are several benefits and items NAHU has added or changed in the last several years that will really help them.

Phone Call Logistics and Metrics

Phone calls are the most direct method of communicating with a member. A person's tone of voice can help with directing the course of the conversation, and personality can shine through better when building a relationship. Phone calls also allow for quicker responses and opportunities for clarification. Phone calls make it easier to explain complex ideas and have a back and forth conversation. Phone calls, however, present the greatest risk for disrupting your recipient's workflow. This comes as a result of breaking his or her concentration on a task to answer the phone. Phone calls take more effort than sending off a quick email, and usually require a quiet place to work. It also takes a considerable amount of time to regain that mental focus after hanging up the phone.

But according to Grasshopper Resources, phone calls are 10 times more likely to lead to sales than an email. Why is that? Well, 57% of people think email is spam unless it is directly relevant to them, even if they know the vendor. So the message may get lost before the game even begins.

So let's look at the metrics involved with making phone calls.

What is the best day of the week to make a phone call?

According to The Lead Response Management Study done by insidesales.com, the best days to make contact with a lead are, in order from <u>best to worst</u>:

1. Thursday
2. Wednesday
3. Friday
4. Monday
5. Tuesday

In fact, Thursday is a 49.7% better day to call than the worst day, Tuesday.

What is the best time of the day to make a phone call?

According to the same study, 8:00-9:00 a.m. and 4:00-5:00 p.m. are the BEST times to call.
In fact, calling from 8:00-9:00 a.m. is 164% better than calling at 1:00-2:00 p.m., right after lunch. That's a big difference!

The worst times to call are from 11-12:00 pm, and 2:00-3:00 p.m.

There is always concern that you are calling too much, and bothering the person. But according to the study, by just making a few more call attempts, reps can experience up to a 70% increase in contact rates. That's important, since your objective of making a phone call is to talk to someone.

The numbers show that you always make at least 6 call attempts, because if you do, your chances of making contact are 90%. Remember, you have NOT reached someone if you've only left a voice-mail message or sent an email.

Consider how persistency increases the chance of making contact:

Number of Call Attempts	Chance of Making Contact
1	35%
2	60%
3	75%
4	80%
5	85%
6	90%

The bottom line – don't give up. Your chances of making contact increase dramatically the more attempts you make.

Emails and phone calls are used in tandem in many cases. An email will be sent out, and a phone call with be made 2-5 days after to discuss the contents of the email. When making phone calls like these always reference the email that you sent out.

Email Logistics and Metrics

Emails are another way to communicate with a member, but they are also less effective than phone calling. The National office sends out emails until the member is lapsing, and coordination of effort is necessary to ensure that the member does not get bombarded with too many emails. Because of this, it is also important to maximize the effectiveness of an email strategy by delivering them when subscribers are most likely to engage. That is where the email metrics and benchmarking become important.

Emails have some advantages – it is easy to send same message to multiple people, it allows the recipient to reply when they have the time, and it is good for getting simple messages across. But it also has its' disadvantages – it is easier to ignore, it lacks voice, tone, and human quality, and it can take up a lot of time and energy emailing back and forth.

According to the 2017 Association Email Marketing Benchmark Report, the average email metrics for associations include a 98.3% delivery rate (those not blocked or bounced), a 35.6% open rate (those opened), and a 15.6% click rate (opened emails clicked by the recipient).

These numbers are affected when you consider **results by frequency** (number of monthly emails sent to subscribers). Here are those metrics:

Number of Emails	Open Rate	Click Rate
1-5	22.5%	9.8%
6-10	22.9%	9.5%
11-15	22.6%	9.7%
16-20	22.6%	10.8%
21-25	20.3%	14.8%
26-50	21.0%	11.4%
51+	25.1%	13.0%

What this says is that the click rates are higher as you send more emails out per month.

What is the best day and time of the week to send an email?

For the second consecutive year of this study, Tuesday-Wednesday-Thursday had the highest email volume, accounting for 64% of emails sent. But the study found that the day with the highest open rate (36.7%) and click rate (16.2%) was Friday. The days with the second highest click rate (15.9%) were Wednesday and Thursday.

The time of day also matters when sending an email. Emails sent in late afternoon had the highest open rate of 36.5%. Emails sent mid-day still account for the largest percentage of emails sent and have the highest click rate (15.7%). The worst times to send an email? If you look at open rates it is Morning, and if you look at click rates it is Nighttime.

Finally, email results can also differ by subject line length. Subject lines with less than 10 characters had the highest open rate at 44% and accounted for less than 1% of the volume. Interestingly, email with subject line lengths greater than 40 characters accounted for 50% of the volume, yet had open rates lower than the benchmark standard of 35.6%. In fact, the more characters you have in the Subject Line, the lower the Open Rate percentage.

So what does this all mean? If you are sending out emails, you can maximize the effectiveness by doing this:

- Send out more than 1 or 2. Consider a "drip" campaign where an email is sent out many times over the course of time.
- Friday has the best open rate and click rate.
- Send out the emails midday or late afternoon.
- Make your Subject Line short but informative – the recipient needs to know the general topic of the email but also needs to be enticed to click on it and learn more.

The following pages show the schedule of communications to a new member from the National office in their first 15 months of NAHU membership. It also shows the recommended communications that a chapter be making to a new member.

New Member Communication – First Year (Including Renewal) – Months 1-15

Monthly Activity – Month After New Member Joins	Max # Days After Joining	Type of Communication	Links/Attachments/Brochures	Remarks/Notes
Month 1	1	Welcome email	None	Chapter website address and local board contacts; Chapter President and Mbshp Chair information
Month 1	10	Welcome email	Link to Microsite – "Welcome to NAHU"	Includes member benefit info, PD discounts, free webinars info, access to ask compliance questions, networking.
Month 2	50	Email communication	Link to Mercer site, exclusive for NAHU members	From Janet - Includes specific information on E&O insurance and member discount
Month 3	90	Email communication	Link to registration site	From Marcy - Includes access to CXC Solution's industry leading Compliance Central platform.
Month 4	120	Email communication	Links to Washington Update, Medicare News, ABS Magazine	NAHU Keeps You Current – this email highlights the ways to stay informed
Month 5	150	Email communication	Links to REBC, Certification Courses, OLI	Invest in Your Future with NAHU – this email highlights the Prof. Dev. area
Month 6	180	Email communication	Link to Compliance Corner, Live from NAHU	NAHU Keeps You Informed and Educated – includes testimonials from members
Month 7	210	Email communication	Links to Capitol Conference/ Annual Convention, B2B	NAHU Provides You With a Network of Peers – highlights local chapter activities
Month 8	240	Email communication	Link to Advocacy Section on NAHU Website	NAHU Fights For You and Your Clients – how dues and PAC contributions help
Month 9	270	Email communication	Link to Infographics, Happy Hour, Social Media Tools	Promoting yourself and resources available to use
Month 10	290	Invoice mailed	Paper invoice mailed	Includes national, state, and local dues breakdown
Month 11	320	Second renewal email communication	Link to video	Consider switch to monthly, renewal video
Month 11	340	Invoice mailed again	Paper invoice mailed	Includes national, state, and local dues breakdown
Month 12	365	Thank you note card	Postcard	Janet Trautwein's personal message and signature

Monthly Activity - Month After New Member Joins	Max # Days After Joining	Type of Communication	Links/Attachments/Brochures	Remarks/Notes
Month 13	375	Email Communication	Link to video	Dues are now past due – includes Marcy's video with a button to click and renew
Month 14	395 - 415	Email Communication plus ABS flyer	ABS Magazine flyer	Another reminder that dues are now past due.
Month 14	410			Bob is sent the Billed Not Paid and Lapsed Member lists – begins 4 weeks process of calling and emailing list.
Month 14	410 - 440	4 Email Communications plus phone call by Bob T.	Value of Membership or You Are Not Alone flyer sent with first email.	Bob sends out 4 emails over 4 weeks notifying members of past dues.
Month 14	435	Email Communication/ Lapse notice sent	Link to video	Includes Janet's video with a button to click and renew. Access to benefits ends.
Month 15	435 - 440	Email Communication/ last ABS Magazine	YOUR FINAL COPY flyer on last ABS magazine they receive	Membership is dropped (grace period ends)

CHAPTER DUTIES

Time Period after new member joins	Person/Committee Responsible	Action to Take
1st month	Membership Chair	Welcome call – thanks them for joining, gauge interests.
3rd month	Vanguard or Mbshp	Offer mentorship, see how things are going.
9th month	Retention Chair	Contact about upcoming renewal, offer monthly option.
11th month	Retention Chair	Call to inquire about renewal.
7 days after expiration date	Membership or Retention Chair	Run BNP report and call members right after the expiration date.
15-30 days after expiration date	NAHU Staff (Ulla)	Sends instructions on how to run the reports. Reminder email gets sent every month to chapter leaders to run their reports. Also enclosed is a link to NAHU's static membership report (GAIN) for the previous month.
30 days after expiration date	Retention Chair or Committee Member	Call to get member to renew before lapsing – use NAHU report they are instructed to run each month.
60 days after expiration date	Retention Chair or Committee Member	Call to let member know benefits are ending and member is about to lapse.

Financial

Bank Draft and Monthly Recurring Payments

Monthly Recurring payments either by credit card or checking account have a much higher retention rate than annual payments. Chapters should really promote monthly payments to members. A few suggestions are listed below for prospective members and encouraging them to pay monthly.

- More convenient. No worries with annual statements
- NAHU does not refund any premiums. Therefore if a member choses to leave a company, change career paths, or just simply not happy (which we hope they will NOT be), they can stop their draft at any time. If on annual payment, no refund of dues
- Even though there is no "discount" for bank draft, to some it's more economical to pay a smaller amount each month rather than a larger payment once a year.
- Be honest and tell the members that retention is indeed higher with bank draft and NAHU give awards points for a certain percentage of members on bank draft. This option works well and makes it look like the member is doing the chapter "a favor" by signing up for bank draft.

Chapters also should have their retention teams encourage renewing via bank draft in addition to new members signing up. To renew their membership simply log into the website and click "renew" on the top left of the home page. They will have the option on renewing via bank draft.

Chapters can also have drawings and contest for members who are on bank draft – Have a free lunch quarterly and draw from the members who are on bank draft. When promoting bank draft, promote it in a positive way. The perception of bank draft has been in the past that it was only for members that could not afford to write a larger check to pay annual dues at the time. However this perception has changed over the years and more chapters are promoting the positive aspects of bank draft.

eCommerce

eCommerce is NAHU's database of all current and past members. All retention chairs have access to this database. Ecommerce has valuable information for retention teams who can sort for the following lists:

- Members who are coming up for renewal
- Members who are on annual payment so chapters will know who to target for changing to bank draft
- Anniversary dates to recognize members for longstanding membership and loyalty
- Credit Card expiring
- Sponsor list to be sure and thank the sponsors for recruiting
- Lapsed members to call and inquire about rejoining.

NAHU has step by step instructions on their website under Leadership Reports. Retention committees should familiarize themselves with all aspects of Ecommerce. We will also conduct refresher courses on eCommerce as needed, or upon request!

Quick Ideas

The next three pages are a complied list of retention thoughts and ideas from all across the country. NAHU would like to continuously update this list. If your chapter has an idea you would like to share on this list, please contact anyone on the Membership Council and they will be glad to add it to the list.

Games, Competitions, Fundraisers, Rewards

- Give an incentive, such as a free gift to members who renew by ahead of renewal
- Have a renewal lottery- renew more quickly to get in (more often)
- Involve the board in retention efforts. The health and growth of the organization is already among the board's responsibilities. Divide the membership among the board and devise a retention system that awards points to board members for each member of their "team" during the year. Example: 1 point if they attend a meeting, 25 points if they renew, etc. Get commitment from the top volunteer leaders to not only talk about the importance of member participation and retention but also do something about it.
- Give members points for participation in activities and programs such as meetings, LPRT, HUPAC, Triple Crown etc. Use points for discounts or other prizes.
- Keep the FUN in fundraisers, community service activities and meetings to get members interested and involved. You can still accomplish your goals while keeping the process lively and fun.
- Don't let activities and fundraisers become stale. Make sure your association's activities are still relevant for your community and your members. Periodically try something new.

Administrative

- Send certificate of thanks to first time renewal notices. First two years produce most lapses. Focus hard on first renewal
- Send a thank you note for joining or volunteering. Even just an email thank you message – especially from the chapter president
- Use Jeopardy marketing putting in the form of a question. "Wouldn't it be great if someone were working every day to tell the public about ….?" OR "Wouldn't it be nice if every month someone brought to your door another form of continuing education and a place to find out about job openings?"
- Generate segmented and targeted renewal notices. Tell each segment how membership benefited them this year.
- Develop a written retention plan, including retention goals such as retention rate, retention rates by category, % of drops that were first year members, activities to be undertaken, resources available to help, etc.
- Color code correspondence so members can quickly identify types of information. Such as once color for educational, one color for legislative.
- Produce materials that clearly show what a company/member gains by joining and participating in your organization
- Establish standards for responding to members
- Be sure to keep accurate list of updated contact information

Communications, Newsletters, Website

- Communicate successes to members regularly such as promotions, new jobs, awards and personal achievements such as marriages, birth of child
- Include networking tips in newsletter or new member pack. Networking is a primary reason for joining and one of the most important benefits. Produce a short article or checklist on how to use these networking opportunities more effectively. Add to a meeting or conference brochure. Also could fax the list to pre-registered attendees shortly before conference.
- Identify at least four specific contacts to make with first year members that are above and beyond the normal. Phone, fax or special newsletter
- Have a special edition of your publication focus on how your organization is helping members prepare for the next century
- Be sure your website has hot links to individual members for business referrals and networking purposes.
- For members that were recruited during a membership drive- add at least one extra contact with them during the first year of membership
- Send audio or cassette to members as an informal annual report
- Establish a Member Service Center for "one stop shopping". A central place where they can receive all information and products/services they need.
- Increase meeting attendance by featuring an interview with the meetings keynote speaker in the publication prior to the meeting or the website
- Post list of new members in newsletter or website
- Put contact information of key leaders on your website
- Combine and coordinate all forms of member recruitment to support membership recruitment and retention efforts.
- Have a special list serve and/or special section of the website for first year members.
- Develop a "who writes what" section in newsletters or website for members to refer to when looking for specific products
- Post results of meetings and conferences on the website or newsletters

Surveys, Testimonials, Member Involvement

- Use testimonials from some members who aren't active but still feel membership is valuable. If members feel we understand and are trying to help them cope with challenges they are more likely to renew. Ask those who are not active but continue to renew to contact other inactive members.
- Conduct focus groups by phone. Members with varying years of experience focusing on the needs of a small segment. New member focus groups. Send all participants an agenda and set of rules. Take attendance; let everyone know who is attending. Make a list of who speaks so you know who to ask for input.
- Do an email survey of important questions and issues as they arise
- Establish an involvement committee. Purpose to get members to participate in some way
- Assign a member-mentoring plan. Assign new members to current members
- Send a member profile form to new members to gain information

- Keep experienced – long term members active through targeted involvement. You should keep older members interested and involved. Keep the activities meaningful. Ask what the long term member's interests are. Assign responsibilities based on their interest and keep giving them increasing responsibilities to challenge them and keep them motivated.
- When conducting focus groups at meetings, invite attendees who are not leaders to participate.
- Involve new members in association activities immediately. Have them participate in events as soon as they show an interest in the chapter. Co-chair a committee or coordinate a small activity in the early stages of their membership.
- Ask those who have benefited from the association to speak to your chapter

Recognition

- Identify and recognize members with the most tenure such as ribbons at symposiums, newsletter recognition, and discounts to meetings.
- Institute a "thank you" column in publication to recognize members for involvement and leadership
- There are only two forms of currency that we can use to pay our members. Recognition and Tradition! Look for any opportunity to recognize any member's contribution. Create a Tradition in your chapter and recognize those that uphold that tradition.

Meetings

- Make announcements of any new job openings, anyone looking for a job, new promotions any new info on members.
- Have Officers look for new members and guests and spend time with them
- Have nametags at meetings showing guests, members and board members
- Have orientation meetings for PROSPECTIVE members and new members that have already joined. Cover all of the responsibilities and obligations of membership. It is only after complete explanation of the workings of your association that the new members will decide if this is what he/she wants to join. After realizing what the responsibilities will be, you can be fairly sure that they will make a good working member when they join.
- Have new members serve as greeters during a meeting so they can get to know all the members.

Miscellaneous

- Scan industry, professional and community publications as well as internet sites for ads by members. Try to get them to use the association logo or some sort of sign of affiliation. On websites indicate "Proud member of (logo)".

SAMPLE EMAIL AND PHONE TRACK

Sample Email to a Lapsed Member:
Subject Line: Act Now - Your Valuable Membership With NAHU Has Lapsed!
(Attachment – Value of NAHU Membership)

Good Morning!

Your valuable membership with NAHU has lapsed. Your membership in NAHU was paid through 2/28/2021. Our industry is faced with many challenges, and it will take everyone working together to make the kind of differences that matter. We need you! Please consider renewing your membership today. It's your support of the association that allows us to keep you informed and ready to meet the health, financial and retirement security needs of all Americans through education, advocacy and professional development.

I have attached a piece that illustrates the value of NAHU membership. Services like these are worth as much as $8,000/year. That's a return on investment of up to 20:1! I hope you will consider renewing your membership today.

Please respond to this email so I can update our records. If you have already renewed, thank you!

You can renew online at https://nahu.org/membership/renew-now

Or complete and submit this form by filling out the information below and hit reply,

Or call me at 202.595.7564.

Please check the appropriate response below:

____ NOT RENEWING - REASON

____

____ RENEW NOW

Credit Card: (Circle One) Visa / MasterCard / American Express / Discover Card

I hereby authorize NAHU to charge my MEMBERSHIP DUES ID # D on the following account:

Name on Card:

Card Number:

Exp. Date: 3 or 4 digit code:

Or set me up on a monthly bank draft:

Routing Number:

Account Number:

MONTHLY ______ ANNUALLY ______

Thank you for your response and for your support of NAHU!

Sample phone track to a member who is lapsing:

Good Morning/Afternoon, may I speak with < >? This is Bob Tretter, VP of Marketing and Recruiting at the National Association of Health Underwriters. How are you today?

I'm calling for two reasons. Number one, I show that your membership with NAHU is about to lapse/has lapsed. I see that you were a member for X years. I am calling to remind you to renew your membership, as this may just be an oversight on your part. That happens, especially with annual payments. So I hope you will renew, as NAHU is doing some terrific things on behalf of the members.

But reason number two, if it is your intention to lapse your membership, I would appreciate knowing the reason for that. Is it your intention to not renew?

(At this point, you will get a reason or objection. Pages 16-18 will have a list of objections and suggested responses. It is VERY important to get at the real reason for not renewing. Once you do, you can then discuss why they remain a member.)

If you would like to renew right now, I can take the payment information over the phone, have it processed, and a receipt will be emailed to you immediately. Would you like to take care of that now?

(If they don't want to do it right now, then direct them to the website to renew)

Thank you for your time. I really enjoyed talking with you. And thank you for renewing your membership with NAHU.

or

Thank you for discussing your concerns with me. I will make sure I pass those along to the appropriate people.

Have a great day!

Again, it is very important that you get the member to state the sincere objection to renewing membership. Once you determine that, you can address their real issues.

The following pages list the most common objections you will hear, and suggested responses to those objections.

Commonly Heard Objections and Suggested Responses

It is important to determine what the real objection is. Many times the lapsing member will say it is the money, but in reality it is something else, like not getting what they want on the local level, or not knowing what NAHU is doing on his/her behalf. Once you determine the real objection, you can address it. Here are some commonly heard objections and a suggested reply to each:

- The person you are trying to contact is no longer at the company
  - **I'm sorry – I'll mark that down and update our records. Is it possible to find out where <   > went? Also, did someone get hired in their place? If so, can I speak to that person about NAHU?**

- Business closed or they left the industry
  - *Try to find out where the person may have gone. There are times the company will have a forwarding number or company name.*

- Does not see the value
  - **I can understand how the value may not always be apparent but actually, a recent analysis by NAHU of member benefits determined that the value of membership is $8,000 annually – that's a 20:1 return on investment. Are you aware of the many programs and services that NAHU provides to its members? We really are one of the best values around! What areas of insurance do you work in?** *(*Then highlight our achievements in whatever area they work in – employee benefits, Medicare, etc.)

    If you would like, I can take payment information over the phone, set you up, and you will get an immediate receipt. Then you can continue to enjoy the benefits of being an NAHU member. Is that okay?

- My employer stopped paying my dues
  - **I understand how that might impact you financially, but let me ask you a question – did you see the value in being a member? So whether someone else is investing in you, or you are investing in yourself, the value is still there. In fact, a recent calculation by NAHU showed that the value of membership was $8,000 annually. I have had many members who lapsed only to rejoin within the year. Why? They were falling behind their peers in knowledge and professional development. The cost to stay a member is just over $33.00 monthly average (If you know the specific dues of your chapter, state that here). Do you think it makes good business sense to stay a member of NAHU?**

If you would like, I can take payment information over the phone, set you up, and you will get an immediate receipt. Then you can continue to enjoy the benefits of being an NAHU member. Is that okay?

- I have a new role at work, and I don't need NAHU anymore

  - **May I ask what role you are now undertaking? …… It sounds like you are still working in the health insurance field, and you still should keep up on all the events happening in Washington DC and in your state. It reminds me that I have had many members who lapsed only to rejoin within the year. Why? They were falling behind their peers in knowledge and professional development. The cost to stay a member is just over $38.00 monthly average (If you know the specific dues of your chapter, state that here). Do you think it makes good business sense to stay a member of NAHU?**

    If you would like, I can take payment information over the phone, set you up, and you will get an immediate receipt. Then you can continue to enjoy the benefits of being an NAHU member. Is that okay?

- No Budget – Can't afford dues

  - **I understand how tight times are. I know many that feel just like you do. And, many of those people are members of NAHU. The reason is that they know for just about $33/month, they are getting services, resources, and advocacy that equal a value of $8,000 annually. It really is a great investment in your future!**

    Monthly bank draft usually works best in this situation. If you would like, I can take that information over the phone, set you up, and you will get an immediate receipt. Then you can start (or continue) to enjoy the benefits of being an NAHU member. Is that okay?

- Other Employees in office are members, they share information

  - **I understand how that might seem like an efficient idea, but frankly unless you are receiving information directly from us you may be missing out on critical information that you may overlook if you try to retrieve information from us with another person's credentials. Associations such as NAHU need as many members as possible, as there is strength in numbers, especially in DC. We are your professional association and offer numerous resources to each and every one of our members including advocacy and lobbying services that frankly aren't a shared resource. As a career professional, membership in your professional association be a priority.**

    The cost to stay a member (or become a new member) is just over $33.00 monthly average (If you know the specific dues of your chapter, state that here). Do you think it makes good business sense to stay a member of NAHU? I can take that information right now and get you signed up.

- "I'm a Carrier Rep and I just don't see the value of being a member"

    I understand how you might feel that way, but let me ask you a question – do you think it's important to stay up to date on issues affecting your brokers? In addition to that, I know that many brokers who are NAHU members prefer to work with carrier reps who are also NAHU members. So you may be missing out on future business by cancelling your membership.

    If you would like, I can take payment information over the phone, set you up, and you will get an immediate receipt. Then you can stay up to date on key issues affecting the brokers you work with. Is that okay?

You will not move forward until you have answered or at least satisfied the concerns a prospective or current member may have. Dig until you find the real objection. Then answer that short and sweet, always citing the benefits they will get by staying a member.

New Member Call Tracking Sheet

MEMBER NAME: ________________________________ Phone: ________________________
DATE JOINED: ___________________ Caller Name: __________________________________

1st month date to call _____________
3rd month date to call: _____________
9th month date to call: _____________

1st Month
Expectations: ____
____
____
Welcome email from NAHU with their log in and password? yes _____ no _____
NAHU NEWS? yes _____ no ______
Washington Update? yes _____ no ______

3rd Month
ABS Magazine: yes _____ no _____
Been to local meetings? yes ______ no ______ why not? _________________________
Particular topics they would like to hear or have found valuable and interesting:
____
____

Do they know how to change their profile on the NAHU website? yes _____ no _____
Familiar with Compliance Corner and Legislative email address? yes _____ no_____

9th Month
Are they interested in serving on a committee or board position: yes_____ no _____
Have they been attending meetings? yes _____ no _____ why not? ___________________
____
Have we met their expectations? yes _____ no _____
____
____

Return form to (Chapter Membership Experience/Retention Chair):
____
Email: ____
Fax: __________________________________

Remember that the best time to retain members is BEFORE they show signs of dissatisfaction. Make sure members know you care about them. If they start missing meetings or are becoming less involved in activities, give them a call to find out why before it becomes a chronic situation.

If you have any questions regarding retention of NAHU members, you can visit our website at www.nahu.org, or call Bob Tretter, VP of Marketing and Recruiting at NAHU, at 202-595-7564, or email at btretter@nahu.org