



GUIDE TO LEADERSHIP

Your source of information about founding and running a successful chapter.

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NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS

GUIDE TO LEADERSHIP

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NAHU Mission Statement:

NAHU advocates for our members and their clients, provides professional development and delivers resources to promote excellence.

NAHU's Vision Statement:

NAHU is the preeminent organization for health insurance and employee benefits professionals and works diligently to ensure all Americans have access to high quality affordable Healthcare and related services.

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FORWARD

John Maxwell, founder of INJOY and well known author on leadership, says quite clearly that “...everything rises and falls on leadership...” Although there are many definitions of leadership, the one that stands out is this: leadership is vision. The single most important role of a leader is to craft a compelling vision.

This guide represents the accumulated wisdom and effort of many dedicated members. While this guide contains many ideas on the management and conduct of a state and local chapters, these thoughts are only useful if they encourage the reader to think for him/herself on behalf of NAHU.

You are therefore encouraged to use these instructions as road markers which experience has shown can lead to your association's success.

If the gamut of activities encompassed in this manual seems overwhelming, don't despair. It takes time to plan, organize and direct the activities of a NAHU chapter. You can look at this guide as a pathway which will assist you in arriving successfully at the helm of your association. So here is the place to start down the road to a successful chapter. This journey, as all others, begins with you taking the first step.

Leadership at any level is not to be taken lightly. As leaders in NAHU, you have taken on a responsibility that involves decision making, accountability, delegation, acknowledging and correcting mistakes, communication, and above all, vision. If this seems daunting to you, take comfort in that there are many leaders who have come before you who felt the same way. But you don't have to take this journey alone...in fact; you shouldn't take this journey alone. It is our hope that this guide will be your traveling companion down the rewarding road of leadership.

Remember:

- Personnel determine the potential of any organization
- Relationships determine the morale of any organization
- Structure determines the size of any organization
- Vision determines the direction of any organization
- Leadership determines the success of any organization

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NATIONAL BOARD OF TRUSTEES

The members of NAHU's Board of Trustees (BoT) are the legal representatives of the association, which operates as a nonprofit corporation. They meet monthly to conduct the affairs of the association. The BoT consists of an Executive Committee and 11 officers.

The Executive Committee is comprised of:

- President
- President-Elect
- Vice President
- Secretary
- Treasurer
- Immediate Past President
- Executive Vice President

The 11 officers are:

- Eight Regional Vice Presidents
- Legislative Council Chair
- Membership Council Chair
- Professional Development Council Chair

All of the board members are members and elected by the House of Delegates at the National Convention, with the exception of the Legislative, Membership and Professional Development Committee Chairs. They are appointed by the President and approved by the BoT.

Typical officer duties include:

President

The President presides over all meetings of the association. The President appoints all committee members, represents the association at various industry meetings, and is responsible for public relations of the association. The President is also ex-officio on all committees, and chairs the Harold R. Gordon Memorial Committee.

President-Elect

The House of Delegates elects its President one year in advance when electing the President-Elect. This system provides greater continuity of leadership and makes it possible for the incoming President to do advance planning and preparation. The primary duties are to be involved with the legislative efforts of the association, strategic planning, and other duties assigned by the President.

Vice President

The Vice President is normally responsible for duties as assigned by the President.

Secretary

The Secretary is responsible for the minutes of all BoT meetings, and any other duties as assigned by the President.

Treasurer

The Treasurer oversees the financial activities of the association, and assists NAHU Chief Financial Officer in budget preparations.

Immediate Past President

The Immediate Past President is Chair of the Nomination Committee and any other duties as assigned by the President.

Executive Vice President/CEO

The Executive Vice President/CEO is the association's chief administrative officer and is responsible for the National Office. This person hires and supervises the office staff and executes the programs set forth by the BoT. The National office manages a myriad of programs, projects and duties. They are a good resource to chapter officers and committee volunteers for information and ideas.

Regional Vice Presidents

In addition to the officers, the BoT is made up of eight Regional Vice Presidents (RVPs), who coordinate the activities of the local and state associations in their respective geographic areas. The Regional Vice Presidents are elected at the Annual Convention by their respective regions and serve for a two-year term.

Council and Committee Chairs

The Legislative, Membership and Professional Development Chairs are responsible for the activities of these councils/committees.

DUTIES AND RESPONSIBILITIES OF A REGIONAL VICE PRESIDENT

The RVPs are an important component of the association; their position is that of liaison between national, state and local chapters. RVPs represent the national association at the state and local level while representing the state and local chapters at the national level. Following is a brief listing of the duties of the Regional Vice President:

- Be acquainted with and have a record of the state and local officers in their region.
- Help as requested in planning activities for the coming year.
- Assist the chapters with issues or identify a counter part who can assist
- Explain in detail the objectives and mechanics of the National Association.
- Familiarize the chapters with the NAHU processes.
- Encourage and promote state conventions, and membership drives, and see that all directives from National are acted upon and carried out according to instructions.
- Attend all NAHU board meetings.
- Put on a Regional Leadership Conference (RLC) for the state and local chapters.

STATE CHAPTERS

BOARD DUTIES AND RESPONSIBILITIES

Board of Trustees

This guide provides a general overview of the primary duties for each office and some committee chairs. For more detailed information please consult the available officer guides on NAHU's website. It can be very helpful if the committee chair contacts the corresponding regional chair to learn about the activities of committee and to coordinate the state's efforts with those of the National association.

The state's board should be comprised of an Executive Board, one delegate from each local, and the chair of the standing committees as listed in the chapter's bylaws. The board should meet regularly, at the minimum four times a year or as stated in the chapter's bylaws. Brief reports of the board's activities should be provided to membership at meetings or in the chapters' newsletters.

President

As President, it is your duty to be familiar with your chapter's bylaws, communicate regularly with your board and committee chairs. Here are some more points for some guidance.

- Contact your RVP. If you do not know who this is check NAHU's website. There is a complete listing of NAHU's BoT and national committee members with contact information on NAHU's website.
- Appoint a Membership and Legislative chair.
- Call a board meeting and have a strategic planning session. Submit for their approval your committee appointments. Be sure that you have contacted all appointees, and that they have agreed to accept. Below are some of the recommended committee.
 - Membership
 - Legislation
 - Profession Development
 - Nominations
 - Media
 - HUPAC
- Once the committees are appointed:
 - Call a board meeting at the earliest possible time.
 - Invite the RVP and have them outline the positions, goals, and functions of the national association and explain their duties and responsibilities. If the board hasn't done any strategic planning, this is a good opportunity. **Strategic planning will help the chapter set its goals** while supporting NAHU's goals. More information about strategic planning can be found in this guide and on NAHU's website.
 - Clearly explain your duties and responsibilities and those of each officer, as well as the chairs of each committee. These may be in the form of a job description. Have each board member

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agree to the duties and responsibilities of her job. Specific officer guidebooks can be found on NAHU's website.

- Complete the Leadership Roster and send a copy to your RVP AND the national office. You should receive this same information from each of the local chapters in your state. If you are incorporated, and your state requires it, you must file the list of your Executive Board with the state Attorney General. Leadership Rosters are available on NAHU's website or by requesting by sending an email to chapters@nahu.org.

- **Parliamentary Procedure** – Each chapter has its own parliamentary system. The chapter's bylaws specify if the chapter is governed by either "Rules of Order" or "The Code of Standard Parliamentary Procedure" by Alice Sturgis. Each system is different so if you don't know which it is check your bylaws. If you aren't familiar with parliamentary process you may want to invest in a guidebook.

You are encouraged to follow procedure for running board meetings, making motions, and maintaining the records of your chapter. It is helpful to have your presiding officer and Secretary each have a copy of the chapter's governing parliamentary process at each board meeting to serve as a reference.

- **Bylaws** – Your chapter has adopted bylaws, which determine how your chapter is to be governed. It is important to give each member of your board, and all committee chairs, a copy of the current bylaws when they begin their term in office. If the bylaws are more than five years old you may want to consider asking the national office to review them. Send your request to chapters@nahu.org.
- **Policies and Procedures (P&P)** – These are adopted guidelines which serve to set a standard for handling specific situations. A P&P may be presented and approved by the majority vote of your board. These should also be reviewed periodically to determine continued relevance. National reviews its P&Ps every three years, unless otherwise stated.
- When your state appointments have been made, you should establish and maintain good communications with the local chapters and provide assistance as needed. Remember that the state and local chapters are partners with different responsibilities.
- Read the communications that come from the national office and report the information to your board and the local chapters the highlights.
- Keep in tune with what other chapters are doing. Exchanging ideas will serve to build each group and develop ties with the chapters.
- Encourage attendance of your members at the National Convention, Capitol Conference regional leadership meetings, and at regular board meetings.
- Exert your efforts to make each meeting productive. Keep enthusiasm alive.

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- Check the progress of your state and local chapters in comparison with the other chapters throughout the country. If you are recognized for having one of the leading chapters, let everyone in your chapter know.
- Keep in close touch with the National office. They want to be of assistance. They know how to help you gain the honor and prestige that goes with the position you have assumed.
- Organize an annual strategic planning meeting to set goals together. Tremendous value will be achieved by planning early, and as a team.
- Hold regular state board meetings. Check in with the local chapters to see if they are conducting regular meetings, and that they are taking action on all instructions passed on from the National office.
- Establish and promote fiscal responsibility throughout all activities within your state structure. Earn the money before you spend it!

Suggested Board Meeting Agenda

1. Report of the President
2. Report of the Secretary. (The minutes should have been distributed prior to the meeting. The minutes need to be approved or corrected.)
3. Report of the Treasurer. (The financial report needs to be received.)
4. Committee Reports. (Allow time for discussion and action.)
5. Local chapter reports.
6. Old Business.
7. New Business.
8. Plans for next meeting.

Note: It is helpful to appoint a parliamentarian at the beginning of the year.

Guidelines for Conducting a Board Meeting

1. Advise Board members well in advance of the meeting date(s). The best way to do this is by establishing a calendar or specifying a day each month as “Board Day.” If possible, have the meeting at the same place and time. If you have members who miss a meeting, be sure to reach out to them personally the same day and ask their cooperation in attendance at all future meetings. Some chapters have a provision that if a member misses a certain amount of meetings, they are dropped from the Board and someone else is selected. Check your bylaws or P&Ps to determine your chapter’s policy.
2. Start your meetings on time and end them on time. You can do this by having an agenda and sticking to it. There may be times when a particular issue takes more time and everyone should be understanding and flexible in these cases. Trivial and disorganized meetings discourage board

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members and these types of meetings should be avoided at all costs. It's your duty to prepare the agenda. Committee chairs who are not board members may be invited to attend the meeting when they have reports. You should advise the chair that reports will be expected each month or on certain special occasions. Be sure each board member understands their responsibility to report at board and membership meetings.

3. Have the Secretary take complete minutes including action items. If the Secretary is absent, another board member should be selected to take the minutes. Minutes should be taken during the time of the meeting.
4. The previous meetings minutes should be made available to the board prior to the meeting. This process will refresh people's memories on what they said they would be doing since last month's meeting. The Secretary should have the minutes typed up as soon after the meeting as possible and distributed to all board members within one week of the board meeting. The Secretary should keep a complete set of minutes for the association records in some type of notebook.
5. A Treasurer's report should be given at each monthly meeting. This report will provide an overview of the chapter's financial status for the month. A chapter must run on a fiscally sound basis. Be sure to notify the National office of any dues increase no later than the date announced by national (usually the end of September). All dues increases will take effect on January 1 of the following year.

President-Elect

The President-Elect presides in the absence of the President. The President may assign projects to the President-Elect.

It is commonly the responsibility of the President-Elect to assist the President by suggesting items for the agenda and assist at board meetings by introducing motions or seconding motions. The President-elect may also help to maintain the course, direction and speed necessary for a board meeting to be productive.

Vice President

If your board has a Vice President the President may assign them to direct certain committees of the association.

The assignments to oversee committees are based on the abilities of the particular board members. It is important that officers contribute to the chapter in positions for which they are most capable. One of the most important things that a Vice President, and any other officer, can do for a chapter is to help find and develop officers who will take over the leadership after their own term has ended.

Treasurer

Sometimes the offices of Secretary and Treasurer are combined, but whether this is the case or not, the essential duties of the office are:

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- Receive and deposit funds as provided by the bylaws of the association.
 - Disburse funds by check, on the order of the board.
 - Keep accounts, showing all transactions.
 - Keep records of membership and dues received from NAHU.
 - Make a report at the state chapter's annual meeting and at any other time requested.
 - File the necessary tax and information returns as required by state and federal laws to maintain the tax-exempt status of the association and maintain the required records.
 - Prepare annual budget.

The Treasurer may serve with or without bond, as provided by the bylaws. To help with tracking the monthly membership dues rebates, NAHU has a “dues report” in eCommerce. The Treasurer and/or the President sign and/or countersign all checks.

Secretary

The usual duties of the Secretary are:

- To record and keep minutes of all meetings as well as attendance
- To make a report to the chapter at the annual meeting and at other times as required.
- Submits to the proper officer or committee all communications from the state and national associations.

Much of the success of an association depends upon the manner in which the Secretary does their job and the accuracy of the records which are shared with the incoming officers.

Local Chapter Representative

Each local chapter is responsible for appointing one voting trustee to the state Board of Directors. It is the trustee's responsibility to:

- Represent the interests of her local membership in all actions brought before the State Board.
- Report on the activities of the local association.
- Communicate to the local association any discussions and actions taken by the State Board
- Assist in coordinating activities between the State and Local associations.

Without the representation of the local chapters, the state board will not be able to carry out its mission. Of all board positions, this one is the heartbeat of a truly functional state chapter.

LOCAL CHAPTER

BOARD STRUCTURE

The local chapter structure is similar to the structure of the national and state organizations. It will vary as to how the local chapter chooses to serve its membership. The structure will also vary depending on size, scope and complexity of a chapter's membership. The use of an association manager or other human resources may require further modification to the board structure and the reporting/communication chain.

Some of the variables will be discussed in the sections dealing with officer and committee duties and functions. The recommended standing committees with representation on your board are Membership, Legislative, and Professional Development. If you need to combine offices, Secretary/Treasurer works well. Also, having the elected offices of President-elect, Vice President, etc., serve as a committee chair is also acceptable. Once you have settled on a board and the assignment of responsibilities, it is highly recommended that you communicate this information to your membership. Board rosters should include the names and offices being filled and some form of contact information: phone or email.

All elected chapter officers have voting power in actions taken by the board. It is important for the board to meet regularly, preferably at least once a month, but at a minimum four times a year to conduct chapter business. To discuss and act upon the recommendations of the President and committee chairs. Brief board action reports should be provided to the membership at association meetings or in a newsletter.

The duties of each of the committee chairs are outlined in this guide. It is helpful if each committee chair contacts its corresponding state committee chair to learn about the activities of the committee and to coordinate the efforts of the local chapter committee with those of the state and national association.

OFFICERS DUTIES AND RESPONSIBILITIES

President

As a local chapter president you will be responsible for providing the leadership and direction necessary to grow your chapter.

Your **first month in office** is an important period in your term. This is the time to get your board organized, establish a strategic plan and show your members that chapter is strong and moving forward. Here are a few suggested activities for your first month:

1. Review all of the information that you have collected, with special attention to awards criteria.
2. Review your state's strategic plan, and integrate it into your chapter's goals.
3. Make notes about specific goals you want to accomplish.
4. Hold a board meeting. This is one of the first official acts of the new president. It is an opportunity to meet with the board; new officers, retiring officers, new committee chairs and

retiring committee chairs to discuss the “State of the Association” and to formulate plans for the future. Suggested agenda items might be:

- Board and committee meetings schedule for the year. (Try to keep business meetings separate from program meetings.)
- Inform your board members and committee chairs that progress reports must be submitted prior to each meeting.
- Set a time for strategic planning. NAHU’s Pacesetter Award is a good outline for strategic planning.
- Discuss how information will be disseminated to the membership. Email is great, but there should be an alternate communication format.
- Review the chapter’s budget. Is there enough money to allow for the planned programming?

Your role is to lead, organize and delegate the efforts of the committees. Once you have made your appointments and they have been approved by the board, give the chairs full rein to run their own committee. If your management strategy is based on the criteria from the Pacesetter and Presidential Citation awards, you will have a successful year.

Here are some suggestions to be successful in your role with the board and committees:

1. Establish a rapport with your board and committee chairs.
2. Get commitments from everyone.
3. Set deadlines for action.
4. Clearly state your expectations.
5. Follow up with committee chairs and board members on a regular basis.
6. Prepare for your board meetings by:
 - *Planning.* Review stated actions; are they complete, incomplete, or no longer feasible. Review this month's “to do” list, next month's meeting progress and next quarters’ plans. Review communications and requests from the state and national association. Be aware and alert to opportunities for timely programs, subjects, speakers, public service projects, public relation opportunities, and requests for services from the professional community, etc.
 - *Consulting* with each board member, requesting their input, and ensure that they are committed to make every board meetings. Be firm but flexible with your board.
 - *Communicating* an agenda for your board meeting. The agenda needs to show each agenda item, who presenting that item and the approximate time allowed. If you have done the above bullets, each and every attendee will have time in the limelight and feel that they are an important part of the board. Make sure the agenda is sent with plenty of time for participants to prepare for the meeting.
 - *Managing* the meeting. Make sure the minutes and Treasurer’s report are distributed in a timely manner to board members. Follow the business outlined on the agenda and, to the best of your ability, stay on time. Follow the parliamentary procedure as stated in the chapter’s bylaws.

These bullets will help ensure that board meetings will be organized and productive events.

Know What's Going On. You were elected because the members of your chapter recognized your leadership qualities they felt would be needed to carry the chapter forward in the best interests of the members and the health insurance industry in your area. You must be able to speak on behalf of your chapter about the industry at the local, state and occasionally the national level.

Your primary standing committees should be: (make sure to check your bylaws, they will clearly identify which committees must be filled and what role they play on the board.)

1. Membership
2. Legislative
3. Professional Development

In appointing a committee, careful consideration should be given to the qualifications your members have that will enable them to serve well on the committee. Make certain that you contact each prospective committee member and sell the importance of their role. Make no appointments unless you first secure the promised cooperation of the individual. In appointing committees, your first selection should be the chair. Let that person know that they are responsible for the activity of the committee. Outline your expectations: committee reports, participation at committee and, if necessary, board meetings, strong committee leadership to accomplish the goals outlined by the board.

Once all your committee and board positions are filled communicate this information with your state chapter, RVP and the national association. This information will allow everyone to know who gets what information.

Your First Board Meeting. Your first meeting will be the kick off for a great year. Spend time calling your board members and committee chairs making sure they will be there. Let them know you are going to ask them to say a few words regarding the planned activities of their office or committees. At the meeting share your plans for making the chapter a stronger organization and that each committee and board member plays a part in building the chapter and will be expected to contribute. Take time to present some interesting facts about the national association. Point out the threats to the business. Discuss current legislative activities. Emphasize that the primary benefit from chapter participation are the new ideas and enthusiasm from these meetings. After the meeting, reach out to each of your board members, check in with them and let them know you appreciate their time and commitment. Be sure to reach out to each committee chair and check in with them. Find out what their goals are and how they plan on accomplishing them.

Your year is now rolling. From this time on, you need only act as director of the activities that you have set into motion.

Suggested Board Meeting Agenda

1. Report of the President
2. Report of the Secretary. (The minutes should have been distributed prior to the meeting. The minutes need to be approved or corrected.)
3. Report of the Treasurer. (The financial report needs to be received.)
4. Committee Reports. (Allow time for discussion and action.)
5. State chapter report.
6. Old Business.
7. New Business.
8. Plans for next meeting.

Adjourn on time, not later than announced. If needed, call a second meeting.

Note: Appoint a parliamentarian at the beginning of the year. It is essential that this person becomes familiar with the chapter's parliamentary procedure. Your bylaws will identify which procedure the chapter follows.

The President's Responsibilities during the Regular Membership Meeting

Although the program itself is an important part of the regular membership meeting, equally important is the manner in which the meeting is conducted. No matter how fine the program is, if the meeting is conducted in an unorganized manner, it may not be as successful and could turn off attendees from future meetings. Below is a checklist for an effective membership meeting.

1. Plan your programs in advance. It is best to have a skeleton program in place a year in advance, and then follow up with the details two to three months in advance. There should be no waiting until the last minute to plan the meeting.
2. As soon as the program is established, call the Secretary or the person who has agreed to prepare the meeting announcements and ask them to send out a notice of the meeting at least two weeks in advance. They should make the announcement sound newsy and do some selling of the meeting. In some cases, a short statement from you quoted as, "Our President says," should go with the announcement. Always be on the lookout to advertise your meetings, ask carriers to include information in their monthly mailers, etc.
3. Check in with the person responsible for onsite arrangements making sure everything set, including the meeting place, the table arrangements, menu and reservations.
4. Approximately a week before the meeting, call your Membership Chair to see if there are any new or prospective members coming to the meeting.
5. Notify Board members if they are to actively participate in the meeting. Advise Board members who are to be seated at the head table.

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6. Find out who on your board will be at the meeting. If there are any new members attending assign each one a new member to greet and introduce to other members.
7. Prepare a printed agenda for the meeting, inclusive of approximate times. Use the reverse side as a questionnaire to be completed by each attendee. Ask for their input on desired upcoming program subjects, meeting places or times, and other helpful suggestions. Have one for every attendee.
8. Plan the details of the meeting before hand. Here is an outline that may help you to make the meeting move smoothly:
 - Welcome everyone, introduce yourself
 - Point out the agenda and questionnaire as members arrive.
 - Call meeting to order.
 - If time permits, ask for introductions of guests and new members.
 - Ask for a brief report from committee chairs as appropriate.
 - Announce any NAHU highlights.
 - Thank all sponsors and/or contributors
 - Acknowledge the people responsible for the program.
 - Introduce the program or turn over the microphone to whoever is facilitating the program.
 - Close with another acknowledgement of the people responsible for putting the program together.
9. Stay on time. If the program is running late, interrupt the meeting (in progress if necessary), and announce that this is the official end of the time commitment and all who need to leave should go, but that the program will continue to conclusion and all who are able are welcome to stay. Announce the subject and date of the next meeting. Talk it up. Ask everyone to be present and to bring new members or guests. Adjourn the meeting.

Note: Arrange for pictures to be taken of speakers and officers for press release information to be sent to local newspapers and the National Association for publication in the *America's Benefit Specialist Magazine (ABS)*.

Other Action Notes for the President:

- Read the communications that come from the National office and report on it to your board and chapter members.
- Check-in roughly once a month with each committee chair. Always let them know you appreciate their time and involvement.
- Acknowledge new members with a letter or a personal telephone call. Ask them to serve in some capacity. Put them to work early.

It is amazing how much can be done by a group working together. Time spent in directing activity will bring results. Each member working at least one hour each month on association activity can build the group into a tremendous power.

DUTIES OF OTHER LOCAL OFFICERS

President-elect and Vice President

The President-elect presides in the absence of the President. They will also perform other duties as assigned by the President. Usually, the president-elect is the chair of one of the key committees such as Professional Development or Membership. The President may also designate certain other committees.

The Vice President serves in much the same capacity as the President-elect and may be appointed as chair of an important committee. The Vice President should also be given broader responsibilities to assist other committee chairs and to share in the chapter leadership. One of the most important things that a President can do for the local chapter is to develop officers who can take over the leadership roles in the succeeding years.

Treasurer

The essential duties of the Treasurer:

- To receive and deposit funds as provided by the bylaws of the association.
- Disburse funds, usually by check, on the order of the board.
- Keep accounts, showing all transactions.
- Maintain records of membership and dues rebated from NAHU.
- Make a report to the chapter's annual meeting and at any other time requested.
- File the necessary tax and information returns as required by state and federal laws to maintain the chapter's tax-exempt status and to maintain required records.
- The Treasurer may serve with or without bond, as provided by the Bylaws.
- Prepare the annual budget.

Secretary

The usual duties of the Secretary:

- Keep records of the minutes of all meetings, attendance, membership and dues.
- Report to the association at the annual meeting and at other times as required, and submits to the proper officer or committee all communications from the state and national associations.
- If you are incorporated and your state requires it, a list of your executive board (name, position, address and phone number) must be filed annually with the State Attorney General, along with a filing fee.
- The list of your Board of Directors (name, address, phone number) needs to be furnished annually to your State President, Regional Vice President, and the national office.

The national office processes all membership applications and provides a central billing system for all membership payments (the operation of which is described in a following section). It is important, for the local chapters to maintain accurate records and to establish a follow-up system for all members that are lapsed or soon to be lapsed. Dues payments and new memberships received by the chapter should be forwarded immediately to the national office. Any delay will delay the membership or payment from being processed and could delay or cease membership benefits.

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Whenever remittances are sent to the national office, be sure to identify the payments as new members, renewals or reinstatements of lapsed memberships. Every payment should be identified by giving the full name, company affiliation, address of the member, and phone number (including area code).

When you learn a member has moved, let the national office know and if you have it, provide the correct new address. This is important when a person transfers from one area to another so that his/her membership may be transferred promptly.

Whenever there is a change of officers, it is extremely important that you forward this information to the national and state offices.

COMMITTEE & THEIR STRUCTURE

There are three types of committees:

1. Standing
2. Special
3. Task Force

Standing committees are identified in a chapter's bylaws. Check your bylaws to see what they require before adding or eliminating any from your list. Typical standing committees are:

- Membership
- Legislation
- Professional Development
- Nominations

Special Committees are committees a chapter wants to have on an ongoing basis but does not feel it necessary to have stated in the bylaws. Some special committees are:

- Awards
- Hospitality
- HUPAC
- Media Relation
- Medicare
- Newsletter
- Public Service
- Sales Congress

Task Forces are for those times when an issue or project needs to be undertaken but it will only have a short lifespan. A task force is not ongoing. If the chapter's board determines that a task force needs to be ongoing then it should become a special committee.

LEGISLATIVE

Government Affairs is one of the most visible jobs. Certainly, we have all seen the impact legislation has had in the past few years on the products that members sell, the rules governing the marketplace and broker compensation. Local chapters should recognize that the role of Legislative Affairs is an important and growing one. Therefore, local chapters should develop working committees to address national legislative and regulatory issues, state issues, relationship building with state and federal elected and appointed officials and the media.

The Legislative Chair serves as the coordinator of all committee's activities and as liaison between the local/state chapter and the state/national chapter. Duties may include, but are not limited to:

- Participate in state and federal NAHU legislative activities to provide input to those activities and report to members.
- Coordinate debriefing system so valuable information is forwarded to state and national office for further action
- Coordinate fund raising projects, which may include HUPAC (if no state Chair)
- Coordinate efforts with Public Relations chair to further opportunities for public visibility including TV, radio, and print media
- Promote legislative resources now available to all members through state, regional and national Leg Chairs, NAHU staff, NAHU and state website, state and national magazines, and state and national legislative alerts
- Look for opportunities to organize coalitions with like-minded organizations

For more information about the Legislative chair role see the Legislative chair guidebook on NAHU's website

MEMBERSHIP

Although NAHU constantly focuses on developing member recruitment and retention campaigns local and state chapters are uniquely positioned to assist with these endeavors. The close and direct contact chapters have with members and potential members make it an ideal structure for recruitment and retention. Chapter meetings, CE sessions, social events, newsletters, email communications, to name a few. are all invaluable opportunities to strengthen the relationship with our members.

The key to building and maintaining a strong membership is the development of an effective Membership Committee. Membership should not be the responsibility of a single individual. This is a role that requires regular contact with all of the chapter's members, and is best executed when shared among a number of committee members.

While each chapter's practices will differ based on need and opportunity, the duties and responsibilities below can serve as a guide for managing the membership function.

Membership Chairs are primarily responsible for:

- Recruiting and promoting recruitment of new members.
- Maintaining good membership records.
- Encouraging members to pay their dues.
- Promoting chapter involvement in the national membership contests.
- Understanding and utilizing eCommerce.
- Participating on monthly teleconference calls.

PROFESSIONAL DEVELOPMENT

The success or failure of any chapter may depend to a large extent upon quality programming. A chapter's ability to deliver an interesting meeting each time is a good indicator for membership retention and recruitment.

The local board should be involved with the planning of the skeleton schedule for the year. The Professional Development Chair and the committee are tasked with finding speakers, panels, etc. to fulfill the programming. It is recommended that chapters use NAHU's or the state's Speaker's Bureau for speakers and event ideas.

Below are some suggested guidelines for successful meetings

- Have a set time, place and date for each meeting. Keep the same schedule each month insofar as possible.
- Start on time! End on time!
- Appoint a capable, imaginative group to serve on the Professional Development Committee.
- All meetings should be planned well in advance.
- Publish the program calendar. Distribute it to all members, have copies on hand to provide prospective members. Keep the information on the chapter's website current.
- Remind members of the meeting. Follow up with a phone call as the program gets closer.
- Professional Development and Media Relations should work together. Secure publicity for the meeting.
- Take pictures and send them and program information to the *ABS* editor.

For more details about professional development programming see the Professional Development Chair's Guidebook on NAHU's website.

AWARDS AND OTHER RECOGNITION

NAHU has a variety of award and recognition programs. Awards chairs are responsible for keeping detailed and organized records of all chapter activities, compiling documentation for award submissions, organizing the award submissions, and bringing recognition to the chapter and its members.

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The main functions of the Awards chair include:

- Active involvement in chapter events and meetings.
- Collecting and documenting all the activities performed by the chapter.
- Organizing information in an effective manner for submission.
- Acknowledging the success of the chapter and members by recognition at a monthly luncheon or special event and announcement in newsletter and/or chapter website.
- Promoting membership growth by communicating the chapter's success to the public.

Below is a summary of NAHU's different recognition and awards programs, more extensive information can be found on NAHU's website or by sending an email as indicated in each section.

Chapter Certification

NAHU's Chapter Certification Program is a voluntary certification based on a rolling year's activities. There are multiple levels of certification. Silver Certification is based on satisfying six of the fourteen criteria, Gold Certification is based on satisfying nine of the criteria and Platinum Certification is based on satisfying all of the criteria. State chapters are eligible for the Blue Ribbon of Excellence. Blue Ribbon of Excellence is based on the state chapter and all of its local chapters being certified.

All Blue Ribbon and certification recipients are displayed on NAHU's website acknowledged in ABS and are recognized at Annual Convention. Certification is based on activity within a 12-month period; re-certification is required annually. For more information send an email to chapters@nahu.org.

NAHU Leading Producer's Round Table (LPRT)

LPRT recognizes members who are top producers in the industry. An annual application is required and due by March 31. It is available on the website in the LPRT section. There are five categories of qualification: Soaring Eagle, Golden Eagle, Eagle, President's Council, and Leading Producer. For more information send an email to lpert@nahu.org.

NAHU Annual Awards

NAHU's awards program recognizes chapters and individuals for excellence and achievement in areas ranging from membership to legislation and general chapter excellence. NAHU's awards year runs from April 1 through March 31. Below is an overview of the awards. For more information send an email to awards@nahu.org.

HOSPITALITY

Hospitality is another function that important for a chapter. Depending on your chapter's size and available volunteers this can either be a committee or assign to board members. Some of the duties that this role oversees are:

- Warmly greet members, speakers, prospects
- Register/check-in attendees provide name badges and introduce new members, first-time attendees to other board members.

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- Distribute handouts, agendas, questionnaires, etc.
- Hand out continuing education certificates, where appropriate.

MEDIA RELATIONS

Effective media spokespeople 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. They also 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.

Here are a few of the key responsibilities of the media relations chair:

- Building the Press List
- Develop a rapport with your local media by sending a “letter of Introduction”
- Create and distribute press releases, media advisories and editorial options.
- Approach targeted media outlets to offer an article or column on the subject under your byline.
- Create and find Social Media Strategies and Opportunities

The person for this job should be outgoing and after introducing him/herself to the key reporters by means of a letter and follow-up phone call, they will need 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.” The objective is for your media chair to keep his/her name and the chapter’s 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.

COMMUNICATIONS

A chapter’s communications provides the association an opportunity to share timely and engaging information with members and prospective members. Most chapters have moved away from printed newsletters in favor of digital versions, along with social media and video content.

These communications should be sent to every current and prospective member in the chapter’s area along with carriers or large agencies not affiliated with the chapter, as well as your Regional Vice President and the national office.

If the chapter is looking into doing advertising please contact the editor of ABS Magazine (editor@nahu.org) for suggestions and possible guidelines.

PUBLIC SERVICE

NAHU chapter involvement in community activities accomplishes the following purposes:

- Contributes to the well-being of the community
- Generates favorable recognition and appreciation in the community for the chapter, its members, and the profession.

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- Strengthens the chapter by providing a common bond of interest that knits members together

The Public Service chair should be good at organization, have a passion for public service and willing to be a cheerleader for the group. For some chapters the Immediate Past President is a good candidate for this position.

SALES SYMPOSIUM

Some of the reasons for a state or local sales symposium are:

- Professional Development. One of the primary duties of the association is to educate the health and life insurance agents and support personnel about the importance of health and disability insurance and to keep them aware of changes and legislation affecting our industry.
- Prestige. A successful symposium results in prestige to the sponsoring association through publicity, prominent speakers, and respect in the industry. Success can be measured by quality of content, good attendance, and a smooth-running, profitable meeting.
- Membership. By attracting both members and non-members, the association has the exposure necessary for recruiting new members!
- Political Power. Through publicity and invitations to prominent officials, such as state legislators, congressmen and Insurance Department representatives, the association shows its strength if the attendance is impressive and program content is good.
- Raising Funds for the Association. Revenue can be raised through the Sales Symposium by proper budgeting, the sale of sponsorships and booths.

There are many keys to a successful program. Below are a few, please contact NAHU's Meetings Department (meetings@nahu.org) for more details and suggestions.

The Committee

The Sales Symposium Committee is run by a chair. It is recommended that the chair be appointed one year in advance. This person should be a strong leader, a good manager, and good delegator. The chair's primary responsibilities are to steer the committee, coordinate everyone's efforts, make sure deadlines are met, and ensure that obligations are being fulfilled as well as keeping to the budget.

STRATEGIC PLANNING

The intent of this section is to provide you with a process for establishing and maintaining your state or local chapter strategic plan to guide you and the chapter in accomplishing its mission and/or vision statement. Once you have established your strategic plan it should be share with the state chapter and national organization.

Strategic Planning Meeting

It is recommended that each state and/or local association sponsor a strategic planning conference with the following people in attendance:

- The entire board (if you are a local chapter you might want to invite someone from the state board)

- State boards want to make sure there is at least one representative from each local chapter
- The Regional Vice President

The President is responsible for organizing the meeting, which should be held in a central location so that it is equally convenient for each local association to attend. Depending on the size of your association, you will need either one or two days for the strategic planning sessions.

Sample Conference Agenda

Friday	10:00 am - 12:00 pm	Board meeting & general housekeeping
	12:00 pm - 1:30 pm	Lunch
	1:30 pm - 3:00 pm	Planning
	3:00 pm - 3:15 pm	Break
	3:15 pm - 5:00 pm	Planning
	5:00 pm	Fun time on your own or as a group
Saturday	8:00 am - 9:00 am	Breakfast
	9:00 am - 10:30 am	Planning
	10:30 am - 10:45 am	Break
	10:45 am - 12:00 pm	Planning
	12:00 pm - 1:30 pm	Lunch
	1:30 pm - 3:00 pm	Wrap-Up & Questions

Strategic Planning Process Outline

The following is an explanation of the strategic planning process developed by former NAHU President David A. Saltzman, RHU.

1. What is “Strategic Planning?”
 - a. It is a process — ongoing, fluid, ever-changing, and responsive
 - b. It is a philosophy that necessitates dedication to acting on the basis of contemplation of the future.
 - c. It is a structure, linking people, plans, goals and resources.

Strategic planning is not just a single, “put-our-plan-on-paper” meeting. It is a congenial process. STRATEGIC PLANNING DEALS WITH THE FUTURE OF PRESENT DECISIONS. Strategic planning simulates the future on paper. On that paper, if the results are not satisfactory, you can erase the plan and start over.

2. What Strategic Planning does:
 - a. It creates a framework for organization-wide decision-making.
 - b. It allows for performance measurement.
 - c. It applies a “systems” approach, forcing examination of the systems we use to operate.
 - d. It forces the setting of objectives.
 - e. It reveals and clarifies future opportunities and future threats.

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3. What Strategic Planning **isn't**:

- a. It is not an effort to replace day-to-day business decisions which are intuitive.
- b. It is not a patriarchy. It does not “come from on high” or from one person’s view of the chapter.
- c. It is not a one-time deal. It can’t be done once and left alone.

There are four basic steps in creating a Strategic Plan.

First, you must have or create a **Mission Statement**. This is a permanent public statement of purpose—the organization’s reason for existence. A mission statement might be: “The mission of the XYZ Corporation is to produce the highest quality widgets in Utah.”

Second, once the mission statement is set, **goals** are identified. Goals are long-term, and while they may be modified from time to time, they should be more or less permanent in nature. They should have a long-term frame, five years or more. For example, “Maintain at least a 15% annual membership growth rate.” Four to eight goals are sufficient to chart a course.

Third step is to define **objectives**. Objectives are short-term goals. Typically, objectives are achieved within one to two years, although within the context of a chapter where leaders change each year, objectives should be accomplished within the year. Consider each objective separately. **Tasks** are the means to achieving the objectives.

The fourth basic component of your strategic plan is the most important: You must, at all costs, **achieve buy-in** from everyone participating in the process. At each step of the process, stop and go around the table asking: “Will you support that?” If someone says “NO,” their obligation is to expose the flaws that they see and to offer suggestions. The group must then accept the suggestion and AGAIN, you must go around the table asking: “Will you support that?” If you do not do this at each step in the process, your plan will contain fatal flaws that will weaken it. You will also have created something for folks to throw rocks at. If everyone DOES achieve buy-in, then everyone can move forward with the plan.

None of the steps matter if buy-in is not achieved.

Care and feeding of your Strategic Plan.

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

Communicate the plan to your membership. This is one more opportunity for them to see what the chapter is doing.

Once you have committed to doing a Strategic Plan, the overall execution is as simple as **Plan it, Do it, Check it, Analyze it (PDCA)**. PDCA is a simple formula that corresponds to the way human beings operate. It also provides us with a common language and clear model to use.

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You begin by setting goals and planning how to achieve them. Then you continue by implementing or trying out what you've planned to see how it works. During and after the "doing" part, you analyze what has happened, what worked and what didn't. Are you closer to achieving your goal? On the basis of your checkpoints, you act to improve the process.

HOUSE OF DELEGATES

NAHU's House of Delegates (HOD) is a gathering of chapter delegates (representatives) to discuss and vote on the business of the Association. Article XI – House of Delegates of NAHU's bylaws details who can be a delegate and how this is decided. There are three groups of delegates; 1) NAHU's Board of Trustees, 2) NAHU's Past Presidents and 3) state and local chapter delegates. Each delegate represents one vote. The number of delegates a chapter is allotted is based on NAHU's April membership report. These numbers are recorded and distributed to the chapter Secretaries. Each chapter gets a minimum of three delegates. State chapter delegates max out at eight and there is no such maximum for local chapters.

Delegates are integral to the direction of NAHU for the coming and succeeding years. They vote on the association's dues and proposed amendments to NAHU's Bylaws. They have the dual responsibility to prepare in advance for the HOD and to report back to the membership on all issues placed before the House of Delegates at the Annual Convention.

Delegates are appointed by completing the delegate appointment form and returning it to the national office. Only an active member may be a delegate. Being a delegate allows members to have a different understanding and view of the business of the Association. Many associations try to budget to help offset the costs involved with being a delegate (travel, hotel, etc.) in part or in total. To ensure the delegate fulfills his delegate duties many chapters require the delegates file reports or present to the board or membership about the meeting. It is highly recommended that you review your chapter's bylaws; some chapters' bylaws identify who can be appointed as a delegate. Some chapters consider their President and President-elect as prime candidates due to the continuity of information that will be beneficial to the growth of the association and the development of a strong leadership program. Other chapters consider the delegate appointment as a form of recognition to their contributing members. However you choose to use this position within your association structure, it will prove to return to your association all the cost plus more. Once you have chosen your delegates and alternates, it is recommended that you coordinate with your state association and participate in any caucus meetings that they or the Regional Vice President might arrange. The more involved your delegates become, the more value will be returned to your chapter.

STATE DELEGATES

Each local chapter, as a component of the state structure, should provide a delegate to the state board. This delegate must be capable and willing to attend local board and state board meetings. The state delegate carries the responsibility of voting for the entire membership on all issues placed before the state board. This role requires strength of purpose, willingness to challenge the appropriateness of proposals as they relate to the locals' welfare and goals, tactfulness, diplomacy, the ability to present a case before a board, and the dedication necessary to be mentally alert to all facets of the multiple organizations. It can be a stepping stone for the kind of leaders who are so much in demand at the state and national level. Without the representation and enthusiastic participation of the local delegates, the state chapter is not as able to carry out its intended mission.

FINANCIAL

The Treasurer is responsible for the chapter's accounting, budget and any state and/or federal tax filings. Some of the filings your chapter may need to complete are:

IRS Tax-Exempt Status

Each chapter, through its chartering process agrees to become a tax exempt 501(c)(6) organization. To become tax-exempt a chapter must have its own Federal Employer Identification Number and IRS tax-exempt number. All these forms, denoted below, can be obtained from the IRS free of charge by calling 1-800-TAX-FORM or by going to its website; www.irs.gov.

Chapters are strongly encouraged to obtain the services of a qualified certified public accountant to address any financial question, as well as prepare and compile all documents filed with the IRS and statutory agencies. It should also be noted that the local and/or district IRS offices contain taxpayer assistance personnel who are available to assist in completion of tax forms without charge. For further information contact NAHU's CFO at 202.595.3696.

Dues and Dues Billing System

NAHU is responsible for invoicing all members including the local and state chapter dues. Since each chapter sets its own dues it must notify NAHU of any dues changes no later than September 30 or as posted by NAHU. All dues changes take effect on January 1st. The dues change form is available on NAHU's website or by emailing chapters@nahu.org.

The dues and renewal notices are prepared by NAHU and sent directly to the member. The dues statement includes the national, state and local dues. Members may pay the dues amount by monthly bank or credit card draft, or annually by Visa, MasterCard, American Express, or check. The local and state dues are rebated to the chapters on a monthly basis. All dues must be processed by NAHU to ensure an accurate accounting of a member's payment.

NAHU has an automatic monthly direct-deposit membership dues rebate program for the chapters. If your chapter is not signed up for this program, send an email to chapters@nahu.org for the sign up form.

To help chapters keep track of the monthly deposits eCommerce has a dues report that details the dues information paid for any given month.

Checking Accounts

At the time of the first organizational meeting of a new local or state association, the minutes of the meeting should reflect that a motion was made, seconded and approved authorizing the Treasurer or Secretary/Treasurer to open a checking and/or savings account on behalf of the association. In the motion it should state the name of the bank to be used, which officers are authorized to sign checks or withdrawals from the account and how many signatures are required.

When establishing the account, most banks will ask for a social security number or Federal Employer Identification Number. **Do not give them your personal SSN.** Always use your chapter's Federal Employer Identification Number for all association accounts. Contact NAHU's CFO if you have any questions.

Other Financial Issues

NAHU Policy & Procedure 95-05-F "Dissemination of Financial Information to the Membership" requires that certain financial information be provided to state and local chapters on a quarterly basis. This information is to provide the membership with timely and accurate news of the financial condition of their national association. These reports bear a statement of confidentiality and allow for the information to be shared with members, but prohibit any other dissemination of the information they contain.

Have your outgoing Treasurer pass on their information to the newly elected Treasurer. Keeping consistent records is instrumental in helping the new officer understand what needs to be done.

State Laws. Check your state government's website to see if there are any additional requirements.

AMERICAS BENEFITS SPECIALIST MAGAZINE

The official publication of the National Association of Health Underwriters is *America's Benefits Specialist (ABS)* magazine. It is distributed to all NAHU members plus select groups of non-member agents.

ABS carries news of association activities (national, state and local), important legislative and industry news, plus articles and columns, many of which are sales-oriented. The editor solicits articles for the magazine, especially articles containing specific sales ideas. *ABS* rarely runs articles that have appeared in other publications. The magazine is prepared well ahead of the month for which it is dated. The deadline for the June issue, for instance, is April 23.

Revenue from paid advertising supports the magazine. Without advertising, the cost of publication would be prohibitive. Regular commercial magazines obtain most of their advertising through ad representatives.

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Make it a habit to read your magazine each month. It will keep you up to date on association activities, and it is the best source you can find of health insurance sales ideas you can take right out in the field and turn into commission dollars. Moreover, it is one of the best of all membership recruiting tools

NEW CHAPTER DEVELOPMENT

If there is a location in your state that you think would be a good location for a new chapter there are some basic requirements that need to be accomplished before starting the chartering process. This information plus all the details can be found online in the “Chapter in a Binder” guide or by contacting chapters@nahu.org.

First you need a core group of 15 interested, energetic members. If you can get more that's better. Have a meeting and ask for a leader. Introduce this person to your state membership, professional development and chapter development chairs. The leader will need to recruit a board, at the minimum it should have a president, president-elect, secretary/treasurer, membership chair, and professional development chair. Once these commitments are in place and 15+ members identified call national and get the chartering process started.

ADDITIONAL RESOURCES

While this guide is meant to be a thorough and effective tool for incoming chapter presidents and their leadership teams, it's not exhaustive and you will inevitably encounter challenges and questions throughout the year. We encourage you to reach out to your support system whenever you have questions, concerns, or suggestions – including your regional representative on the Chapter Leadership & Development Committee, your state president, your Regional Vice President, and NAHU corporate staff.

CONCLUSION

This guide was written to assist you through what must look like a frightening maze of “challenges and opportunities.” If you will read each section and share this information with your board and chairs, it should help provide guidance and information for a variety of items.