

FLORIDA ASSOCIATION OF HEALTH UNDERWRITERS POLICY & PROCEDURES

POLICY TITLE	Board Meeting Reimbursements
POLICY NUMBER:	001
MOTION:	Dave Sherrill
SECONDED:	Manny Manso
DATE SUBMITTED (INITIAL):	July 27, 2007
DATE APPROVED:	July 27, 2007
DATE AMENDED:	June 4, 2010 Kimberly Auclair/Don Marx
APPROVED BY:	FAHU Board
SUNSET DATE:	6/4/2013

PURPOSE: To set forth guidelines for travel expense reimbursement for Officers, Board Members and Committee Chairs.

POLICY: Reimbursement will work as follows:

1. Actual expenses up to \$100 will be reimbursed for attendance at FAHU State Board meetings for airfare, mileage, lodging and other expenses, provided that the local chapter does not reimburse for their members attendance.
2. This allotment will be available to Voting Board Members as well as Committee Chairs. If a local chapter president is unable to attend and sends someone as pre-approved proxy for the ir chapter, the reimbursement will be available to that person.

PROCEDURE(S): A completed expense report as well as receipts or other documentation of expenses must be submitted to the Executive Director within 45 days of the meeting.

FINANCIAL IMPACT: Could cost as much as \$3,000 per board meeting, depending on how many people request this reimbursement. Judging by past experience, will only be \$500-\$800 per board meeting and the necessary amount will be allotted in the annual budget.

FLORIDA ASSOCIATION OF HEALTH UNDERWRITERS POLICY & PROCEDURES

POLICY TITLE	NAHU Meeting Reimbursements
POLICY NUMBER:	002
MOTION:	Dave Sherrill
SECONDED:	Tonya Draughon
DATE SUBMITTED (INITIAL):	July 27, 2007
DATE AMENDED:	June 4, 2010 Kimberly Auclair/Paul Deininger
DATE APPROVED:	July 27, 2007
APPROVED BY:	FAHU Board
SUNSET DATE:	6/4/2013

PURPOSE: To set forth guidelines for travel expense reimbursement for designated Officers, Board Members and Committee Chairs attending NAHU events on behalf of FAHU.

POLICY: Reimbursement will work as follows:

1. Actual expenses up to an amount specified in the annual budget will be reimbursed for attendance to Capitol Conference, NAHU Convention and Region V Leadership meetings for airfare, mileage, lodging and other expenses, provided that the local chapter does not reimburse for their members attendance. Alcoholic beverages are not considered to be a reimbursable expense.
2. Reimbursement for NAHU Convention requires that the representative of FAHU be pre-registered as a delegate and that they attend the regional meetings, the House of Delegates and any other general business meetings of the association. They must also vote in any contested elections.
3. Reimbursement for Capitol Conference requires that the representative of FAHU attend general sessions and participate in visits with legislators, regulators or their aides at the Capitol.
4. Reimbursement for Region V Leadership Meeting requires that the individual is in attendance for at least 75% of the allotted time for this meeting.

PROCEDURE(S): A completed expense report as well as receipts or other documentation of expenses must be submitted to the Executive Director within 45 days of the meeting. The individuals to attend these events will be determined by the board during the annual budgeting process.

FINANCIAL IMPACT: Will be determined annually at the Board's Budget Meeting.

FLORIDA ASSOCIATION OF HEALTH UNDERWRITERS POLICY & PROCEDURES

POLICY TITLE	Consistency with State Board policies “Speak with One Voice”
POLICY NUMBER:	003
MOTION:	Kimberly Auclair
SECONDED:	Julian Lago
DATE SUBMITTED (INITIAL):	3/18/2009
DATE APPROVED:	3/18/2009
APPROVED BY:	FAHU Board
SUNSET DATE:	3/18/2012

PURPOSE: FAHU, as a member driven organization, needs to establish consistent positions on state and federal legislative issues and ensure that its members do not stake positions on issues which are inconsistent with state or federal positions on these issues. Nationally there have been problems with some members suggesting or sponsoring legislation in the name of either NAHU or the State Association which has not been approved by either organization. The need to leverage our membership and our expertise on these issues requires that there be one voice and one message on issues of importance to members of FAHU in Florida.

POLICY:

1. 1. Members and non-members are prohibited from asserting FAHU or NAHU support on any issue which impacts FAHU members – specifically on legislative or regulatory matters impacting health insurance and ancillary benefits – unless that position has been approved by the State Board or the NAHU Board of Trustees. Such prohibited assertions shall include endorsements of concepts or ideas, related to those issues impacted by our association, whereas the member’s endorsement of a concept or idea is “perceived” to be an endorsement by the association merely by the position that the member holds on the state or local level (i.e. Board Member or Committee Chair).
2. 2. In the event that a position has been asserted without the approval of FAHU, that individual shall take all necessary steps to communicate to policymakers and other public entities (e.g. press) to clarify that the position taken by that individual is not supported by FAHU and that the individual inappropriately asserted that support when communicating their own personal opinion on this issue(s).

PROCEDURE(S):

1. Any support, or corresponding non-support, of a particular issue, whether legislative or regulatory in nature, in writing or oral, that has not previously been endorsed by FAHU or NAHU, shall first be submitted for review to the President and the appropriate Legislative Chair (state or federal). If either of these individuals believes the position reflects policies not approved by the Board of Directors, they shall either 1) Submit the issue to the Board of Directors, or its designees, for their review and recommendation; or

- 2) Eliminate the portion of the “position” they believe not to be consistent with approved FAHU or NAHU policy.
2. When a member is found to have stated the support of FAHU or NAHU, on an issue affecting FAHU or NAHU and its members, the State Board shall:
- a. Review the facts and statements of the member to determine whether or not the position asserted was consistent with State or National policy on that issue.
 - b. In the event that position asserted was inconsistent with state or national policy or has taken a position which has not been approved by the State Board, the President shall:
 - i. Write the member, provide the member an opportunity to explain their actions and request that the member retract or clarify their statements in written form for review by the State Board.
 - ii. The State Board shall review the statement and shall, if approved by majority vote of the members present, distribute the statement to individuals who received communication about the erroneously stated support of FAHU or NAHU.
 - iii. In the event that the statement is contained on a website or has been printed or shown in a printed or video media, including advertisements, the member shall cause to be distributed, at their own expense, a retraction with language consistent with the statement, in the same prominence and manner as the original statement.
 - c. In the event that the position asserted was consistent, no additional action shall be required of the Board.
2. When an individual who is not a current member of FAHU is found to have stated the support of FAHU or NAHU for an issue affecting FAHU or NAHU and its members and that position is inconsistent with state or national policy on the issue, the State Board shall take all necessary steps to demand a retraction, and shall actively pursue any and all available remedies, including but not limited to, damages for breach of relevant trademark law.

FINANCIAL IMPACT: None

FLORIDA ASSOCIATION OF HEALTH UNDERWRITERS POLICY & PROCEDURES

POLICY TITLE	FAHU School: Vendor or Carrier Filed CE Courses
POLICY NUMBER:	004
MOTION:	Jim Burkett
SECONDED:	Don Marx
DATE SUBMITTED (INITIAL):	August 7, 2009
DATE APPROVED:	August 7, 2009
APPROVED BY:	FAHU Board
SUNSET DATE:	August 7, 2012

PURPOSE: To set forth guidelines for CE Courses submitted through the FAHU school by outside carriers and vendors.

POLICY: Filing will work as follows:

1. The filing fee is to be paid by vendor or carrier submitting the course for filing.
2. Vendor or carrier will supply instructor for courses at chapter meetings at no charge.
3. Vendor or carrier holding classes outside of FAHU chapters will pay a processing fee of \$5.00 per class attendee.

PROCEDURE(S): Fees to be submitted with sign-in sheet for processing by FAHU School official.

FINANCIAL IMPACT: This P&P will have no expense to FAHU and will generate some revenue. The amount of revenue is impossible to estimate as it depends on how often these courses are used and how many people attend the classes.