

FIAE's May 2019 Newsletter

To fiae@listserve.com <fiae@listserve.com>



May 2019



Mark your calendar and register today....

November 11-13, 2019

The Ballantyne Resort

Charlotte, North Carolina

**For on line registration and hotel
accommodations, go to**

www.fiae.net

FEATURING EXCITING KEYNOTE PRESENTATIONS

Including....

Beth Ziesenis

Your Nerdy Best Friend

Back by popular demand!

***If you saw her in Savannah, or listened in to her webinar,
you know why!***



Ten Tools to Get Organized

(Most) legislative sessions are coming to a close. Summer months are the perfect time to share 10 tools to help you get organized. Every one of these tools will help save you time (and money!) so you can concentrate on your organization and finally get organized!

Organize Your Passwords

LastPass

lastpass.com

\$0 for the basic version or \$12/year for deluxe

If you do nothing else in the new year, at least get a grip on your passwords. LastPass saves all the passwords in its vault so you don't have to keep using the sticky note system around your computer monitor. Use the Security Challenge button to discover all the usernames and passwords for every site you've visited - then let LastPass identify duplicate and weak passwords to replace them with safer choices.

Also check out: 1Password, Dashlane

Organize Your Contacts

Contactually

contactually.com

Starting at \$29/month

If your contacts are basically in one big pile in your contacts tab, Contactually can help. With an entertaining game (as entertaining as contact sorting can be), you can quickly toss your contacts into "buckets" to get them

organized. Contactually is also a CRM that helps you track leads, find contacts on social media, view opportunities and keep your sales projects organized.

Also check out FullContact, Insight.ly

Organize Your Email

Unroll.me

Free

Between social media notifications and weekly newsletters and monthly industry updates, your inbox is clogged with information that may interest you but ends up overwhelming you. Unroll.me sweeps through your web-based inbox to list all your subscriptions. Then it gives you the option of unsubscribing from each one with a click or organizing the ones you want to keep into a daily or weekly digest. That way you can get one email with links to all your subscriptions instead of a stream of inbox-clogging newsletters that you never get around to reading.

Organize Your Bits and Pieces

Evernote

evernote.com

\$0 for the basic version or paid plans starting at \$34.99/year

Evernote is the ultimate organizer for all the random bits of information you need to save. From photos of your projects to client meeting notes, Evernote saves anything that can be stored in electronic format. You can organize information globally into "notebooks" or use tags to link individual items together. Everything you upload is searchable (even handwritten notes!). The free version lets you synchronize across two devices, while the paid versions offer unlimited synchronization, offline access and more.

Also check out: Microsoft OneNote, Google Keep.

Organize Your Photos

Google Photos

google.com/photos

Free

Chances are you have approximately 4,532 photos on your phone - everything from photos of your client projects to your kids to pictures of your thumb. It's almost impossible to find what you're looking for unless you spend hours downloading and organizing... unless you're using Google Photos. You can set Google Photos to automatically download your photos from your devices. Once your images are in its system, Google uses advanced image recognition technology to automatically organize your images by person, place or thing. If you search for the address of one of your facilities, for example, Google will scan your entire image library to display all images from that address. What's more, Google will store all your media (including video!) for free forever.

Organize Your Monthly Statements

FileThis

filethis.com

\$0 for up to six accounts or starting at \$2 a month for more

Stop scouring your shoeboxes for that one credit card statement from two years ago. FileThis lets you hook up accounts that have statements, such as bills, credit cards, banking and more. The service automatically collects the statements and organizes them into folders on Dropbox or other cloud-storage services.

Organize Your Medical Information

CareZone

carezone.com

Free

CareZone is the perfect place to organize your health information -- and, maybe more importantly, -- the health info of someone you care for. The app lets you scan prescriptions to track refills, doses and usage. You can also keep track of symptoms, organize medical appointments and collect critical documents.

Organize Your Travel Plans

TripIt

tripit.com

\$0 for the basic version or pro plan for \$49/year

If you have ever fumbled in a taxi to find the name of your hotel, TripIt can help. Just forward every electronic travel confirmation you receive to plans@tripit.com, and TripIt will convert all the details into an itinerary at your fingertips, automatically grouped by trip and organized together. When you leave for a client visit, your travel schedule is organized into digital cards you can flip through on your mobile device to see confirmation numbers, flight times, hotel locations and even the weather where you're headed. The pro version keeps an eye on flight prices and notifies you when the price drops below what you paid.

Also check out TripCase, WorldMate

Organize Your Family Schedules

Cozi Family Organizer

cozi.com

\$0 for the basic version or Cozi Gold for \$19.99/year

Having trouble keeping track of your busy consulting life, much less your spouse's and kids? Cozi Family Organizer brings everyone's schedules together for an at-a-glance look at your busy family so you can focus on your clients. You can also share to-do and grocery lists, as well as a family journal to cherish memories.

Organize Your Finances

Mint

mint.com

Free

Mint has been one of the top financial organization and budgeting systems for many years. Once you connect your accounts, Mint gives you a snapshot of your finances, helps you create a budget, lets you pay your bills and keeps an eye on your investments. Alerts tell you about suspicious activity, upcoming bills and even bank

fees you might overlook. You can even get a heads up when you exceed your budget.

Beth Ziesenis is Your Nerdy Best Friend. She is the author of several books on technology including The Big Book of Apps. Beth travels the country talking to organizations about free and bargain technology.

Last month, FIAE hosted a webinar presented by one of the newest affiliate members - the Hahn Financial Group - who provides an affinity health insurance program for associations. If you did not participate, feel free to listen to a recording and see Hahn's power point at www.fiae.net. Here is additional information on this unique program....

The Association Employer Health Plan Option™ for your Association!

Verlyn Hahn, CFP®, ChFC®, CLU® (30+ year financial industry executive)

The concept of the Trump Association Health Plan (AHP) is in the news again. The ability to provide health plans to employers through an association is a highly sought after capability. The current Trump AHP notoriety provides Association Leadership another opportunity to talk about employer health plans and what your association is doing about it! The Association Employer Health Plan Option™ may be your association's best opportunity to help your member employers. Below are a few general observations of the Trump Association Health Plan (AHP) and compared to the turnkey Association Employer Health Plan Option™ (AEHPO™), which may be offered through your Association!

Why the Trump Association Health Plan method may struggle?

The methodology of Trump's Association Health Plan (AHP) is to mimic the community rating style, with measuring a different 'community' consisting of the employer participants of sponsoring employer groups/associations. This rating may or may not be better than the local community rating, for a given location.

- To obtain lower costs, some Association Health Plans may be tempted to create plans that are not as comprehensive in coverage. The lesser benefit structure could put the participating employer at an uncompetitive position in their attempt to recruit, retain and reward employees.
- Association Health Plans (AHP) generally require that the plan may not refuse an employer group due to health, which may cause increased pricing for the entire group, (similar to the pricing issues of the current community rating system under the ACA.)
- Employers, by nature, are not going to stay in a group setting to benefit other less healthy groups at the expense of their own savings or benefit. There is no financial incentive to lend their good health and lower premiums to the others in the association group. Because the healthier groups tend to shop and leave the plan, the remaining groups tend to go into a cost death spiral until finally it is less costly for the remaining employers to go back to the ACA community rated plans.
- A recent federal court ruling implied that the Trump AHP may be an attempted end-run on the ACA market. The court also had an issue with 'groups' of one. Note: The

industry tends to agree with the court on the groups of one issue (but for another reason). Minimum group size is generally defined as 2 or more, there is too much room for fraud in groups of one in the small group market....human nature will always be human nature. ❖❖

- Employers with relatively healthy groups may become aware of the generally lower cost Association Employer Health Plan Option™ (AEHPO™) which allows self-funding all the way down to 2 Employees in most states.

Why the Association EMPLOYER Health Plan Option™ (AEHPO™) may be the better method?

- The Association Employer Health Plan Option™ (AEHPO™) fits the market and the desires of capitalist employers. The overall cost tends to be lower than programs using a community rating approach
- Each Employer applies for their own plan and rewarding the individual employer(s) with remaining claims dollars in low claim years
- In a poor claims year the employer self-funded health plan with stop-loss looks and feels like a fully insured plan. In good claim years the employer experiences the upside benefits of a self-funded plan, through the employer retention of unused claims funding account dollars
- The employer may choose the benefit structure that is optimal for them to recruit, retain and reward the employees that will help grow their business
- Pain in the market and the financial benefits of Self-Funding will ultimately motivate member employer groups to join your Association Employer Health Plan Option™ (AEHPO™) model
- The AEHPO™ is available for groups as small as 2 in 45 States, in the remaining states the minimum size is 5, with the one exception of groups domiciled in New York where the minimum is 100*
- An appropriately licensed Association may receive recurring non-dues revenue
- Recent court rulings do not affect the Association Employer Health Plan Option™ (AEHPO™)

How might your Association/Co-op/Buying Group explore or implement the AEHPO™?

1. Request your Association startup kit (turnkey assistance provided)
2. Adopt the program and Maintain Licensure (turnkey assistance provided)
3. Piggyback on current communications channels to create awareness for your member employers (turnkey assistance provided)
4. Hahn Financial Group, Inc. (HFG) facilitates the application, processing, implementation and plan reviews.
5. Receive recurring non-dues revenue of \$10 Per Employee Per Month

Who is the HFG?

The Hahn Financial Group, Inc. (HFG) is an SEC Registered Investment Advisor focusing on retirement plans, Self-Funded Health Plans with Stop-Loss, and wealth management. HFG serves for-profit and not-for-profit small/large employers, associations, health care providers, hospitals, and religious entities. We believe in 100% transparency in all we do. HFG offers strategies and advice focused on our clients' challenges and unique opportunities.

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**Webinar Ideas? Newsletter Article Submissions?
Send them our way!**

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