Last year, NAHU was successful in having many of our primary legislative objectives passed by Congress and signed into law by President Obama. This included: allowing states to determine their own small group market; delaying the Cadillac/excise tax for two years; repealing the employer auto-enrollment provision; delaying the Health Insurance Tax (HIT) for one year; and preventing a more than 50% increase in premiums and deductibles for Medicare beneficiaries. Each of these efforts were made possible because of our longstanding relationships that we have forged with Senators and members of Congress who support our issues and backed legislation to help agents, brokers, employers, and consumers alike. These relationships would not have been possible if not for the support of HUPAC, the Health Underwriters Political Action Committee. HUPAC, through its combined contributions of agents and brokers across the country, is able to support legislators who have a proven record of fighting on our behalf. HUPAC funds allow NAHU to have a seat at the table and a voice in the discussion as policymakers consider healthcare reform legislation. Your support of HUPAC ensures that NAHU remains an integral part of this debate. If you are not yet a member, join today and help us as we continue to make the push in 2016 for our legislative agenda, including our top priority of removing broker commissions from the ACA’s Medical Loss Ratio (MLR).

What is HUPAC?
HUPAC is the political action committee of the National Association of Health Underwriters (NAHU). It is the expression of our First Amendment rights to free speech and association guaranteed under the Constitution. Such political expression has become far more than useful option for professionals in a heavily regulated business like the health insurance. Because NAHU and similar organizations are prohibited from making political contributions, HUPAC was created to allow contributors to combine their financial support to a candidate to achieve maximum effect. HUPAC is registered with the Federal Election Commission.

Why is HUPAC Necessary?
Few other industries are as heavily regulated as health insurance. Therefore, your success, and that of your clients, is directly dependent upon the actions of Congress. It is absolutely critical that we help those Congressional candidates who support private sector health insurance.

To Whom Does HUPAC Contribute?
HUPAC Contributes to majority and minority party candidates, incumbents and challengers alike. Because it is non-partisan, it does not represent the interests of any political party. The HUPAC Board of Trustees works with NAHU’s Government Affairs staff to develop a comprehensive candidate budget to make the most effective use of our collective contributions. To that end, HUPAC supports many incumbents who have demonstrated their support of HUPAC over the years, but we also consider contributions to challengers and those running in open-seats—these candidates are required to fill out a questionnaire for the board to consider making a political contribution.
What does HUPAC do with our contributions?
HUPAC funds are used to attend fundraisers for our supporters and prospective supporters in Congress, both in Washington, D.C. and by our members at special in-district events. These fundraisers offer a rare opportunity to have an intimate discussion with legislators about issues, share real-life scenarios facing constituents in their districts, request their support for particular legislation, and thank legislators for their support. During the year, and particularly during the August Recess, members of Congress will hold fundraisers back in their Congressional districts allowing NAHU members to attend directly. To request a contribution to attend an in-district fundraiser, contact your HUPAC regional vice president here with details on the fundraising event.

Who Can Contribute to HUPAC?
HUPAC maintains two funds: a candidate fund for political contributions and an administrative fund. Only NAHU members, their families and NAHU staff can contribute to HUPAC’s candidate fund. Funds from this account are used to contribute to political candidates, both challengers and incumbents, Democrats and Republicans. Only NAHU members, their spouses and staff can give up to a maximum of $5,000 each year. Clients of NAHU members may not contribute to the HUPAC candidate fund.

The administrative fund accepts businesses and individual contributions, as well as contributions from state and local chapters. Funds in this account go to the operating costs of HUPAC so that the candidate fund can be reserved solely for political contributions. Unlike the candidate account, there are no contribution limits on the administrative account. If you are a business looking to contribute to the administrative fund, click here.

Events
HUPAC hosts several events throughout the year to engage members in the political process and promote the PAC. Our annual congressional reception at Capitol Conference is regularly attended by two dozen members of Congress, giving NAHU members an unparalleled opportunity to mingle with federal policymakers. Capitol Conference also includes other special events, including the Capitol Club luncheon for our top contributors with a special guest, and this year also features an exclusive bowling party with the Vanguard Council on Sunday, February 21, from 8-11 p.m. at Lucky Strike in downtown D.C. Last year at the NAHU Annual Convention in June, HUPAC sponsored a 21st Birthday Party in New Orleans.

Publications
HUPAC regularly publishes material to help communicate the activities of the PAC and the political process. Each week, the HUPAC Roundup is published in the Washington Update, providing a weekly review of the political landscape. The State of the HUnion is published quarterly and provides news on the PAC and fundraising and distribution information on the candidates we supported.

Levels of Support
HUPAC offers several levels of support:
- Supporter: $12/month or $150/year
- 365 Club: $30/month or $365/year
- Congressional: $42/month or $500/year
• Senatorial: $63/month or $750/year
• Capitol Club:
  o Gold: $85/month or $1,000/year
  o Diamond: $170/month or $2,000/year
  o Double Diamond: $250/month or $3,000/year
  o Triple Diamond: $415/month or $5,000/year

HUPAC Board of Trustees
The HUPAC Board of Trustees is comprised of a chair, a vice chair, regional vice presidents from each of NAHU’s eight regions, and at-large members. The BOT is appointed by the NAHU President with the assistance and in consultation with the Regional Vice Presidents. It is responsible for determining the general direction of HUPAC including approving a candidate budget for contributions.

How Can I Help Make A Difference?
It is imperative that NAHU members work together to counteract the strong and united forces of special interest groups that oppose free enterprise system of health care. HUPAC allows NAHU members to combine their resources and strength to make a difference where it will have the greatest impact for our colleagues, our clients, and above all, our country. All this can be accomplished through financial support of HUPAC. **Contribute today** and make a difference!

_A contribution to a Political Action Committee is not tax deductible. Only NAHU members, their immediate families and NAHU staff may contribute. Any guidelines mentioned for contributions are merely suggestions. You may contribute more or less than the guidelines suggest, and the National Association of Health Underwriters (NAHU) will not favor nor disadvantage you by reason of the amount of your contribution or your decision not to contribute. Federal law requires PACs to report the name, mailing address, occupation and employer for individuals whose donations exceed $200 in a calendar year. Federal law prohibits corporate or business donations to a federal PAC. Please make certain that your check or credit card is your personal account._