

DIRECTLY TO MEMBERS.....DIRECTLY FROM NAAFA

Message #142

Global IT Crash, The new NAAFA.com, HEALTH INSURANCE, and more

Aren't we fortunate that the recent *Global IT Crash that Blocked 911 Calls and Grounded Planes* (<https://www.insurancejournal.com/news/national/2024/07/19/784780.htm>) didn't affect the insurance industry? We at AmFam know a little about IT crashes, don't we? Not fun!! Sometimes we feel our IT communication/information is being held up by a thread, and perhaps it truly is. Does it seem to you that we need to still keep paper copies of important things? During our preparations for the launching of our new website, we certainly found this out. We made many copies of important items such as our notes from each member's information page, a list of names and addresses/phone numbers of our members, payment information.....well, once it's gone, it's sometimes gone forever. Thankfully, Paul, our former webmaster, was able to keep the old website/database up and visible for us until we are sure we're successfully launched, both our website and our database.



THE NEW WWW.NAAFA.COM.....

If you haven't already done it, we highly suggest you go to our new website, www.naafa.com and sign in. This is how you establish your new password. Your UserID is your personal email address. Then you choose your own new password. Or you can use your old one if you wish. I'm told you can also pick another UserID, too, if you want.

We have been asking our members to let us know how they want to be billed. Your choice is either by email or by US Post Office. About 99% are preferring US Post Office. To tell you the truth, we expected this because we know that once you retire, many don't have computers and it's often easy to miss emails on cell phones.

Also, for those who have missed it, you can now choose from four ways to pay your renewals:

- 1) **By check** (sent in by US Postal Service)
- 2) **By credit card** (Credit Card payments no longer go through PayPal, but are still made through our website. (FYI, we use a safe and recommended company called AffiniPay.)
- 3) **By e-Check** (one of the choices when you click first on MEMBERS ONLY and then on Renew Your Membership.)
- 4) **By EFT** (Probably the most convenient way to pay! A membership application plus a check for one month's EFT dues from the bank you want the withdrawal made from are all that's required. Deductions are done around the 20th of each month.)

As always, please call the NAAFA office if you have any questions: 888-716-2232.

IS THERE ANOTHER AMFAM AGENT YOU KNOW WHO MIGHT BE INTERESTED IN MEMBERSHIP IN NAAFA? Perhaps AmFam is not as opposed to NAAFA as what you think. We even have documented proof that AmFam's home office has recommended NAAFA's SECA Kit to retiring agents. WOW! Please pass on the advantages of NAAFA membership to as many as you can. Recommend our new WWW.NAAFA.COM website. Check under ABOUT, Why is there a NAAFA??



HEALTH INSURANCE

As we mentioned earlier, NAAFA is interested in making the problem of **health insurance** access easier for our members. Not only that, but **do you know for sure that you have the most appropriate health plan for your own situation??**

We know that agents who qualify for Medicare all have Supplements or Advantage Plans, so this announcement probably won't interest you too much. But for those under the Medicare qualifying age, you may want to perk up your ears. That means all new American Family agents, especially. What a shock it is to find you have to pay thousands of dollars just to cover yourself and perhaps a spouse. And what do you know for sure about offering health insurance to your office employees? Well, here is where you can find out for sure.

NAAFA will be selling health insurance FIRST in just one state, Minnesota. Yes, we do plan to expand into all our AmFam states, but the project is just too ambitious to try all states at once. Our health agents (we have two of them) are extremely knowledgeable about all plans available in Minnesota and are here to help you make the right choice. We have heard that during open season (which is coming up soon) people with questions sometimes have to wait 2 or 3 days to get answers from the Minnesota Department of Health.

Here is an important link to the Minnesota Department of Health called GUIDE TO PURCHASING HEALTH INSURANCE. It deals with either individual or group coverage.

<https://www.health.state.mn.us/facilities/insurance/clearinghouse/purchase.html#:~:text=Under%20the%20ACA%2C%20everyone%20not,insurance%20or%20pay%20a%20penalty.>

Remember, **OPEN ENROLLMENT IS COMING UP NOVEMBER 1, 2024, AND RUNS TO JANUARY 15, 2025.** State open enrollments may vary. Please stay tuned to our *DIRECTLY TO MEMBERS* column for exact contact information. COMING SOON!!!

Have you read this? <https://www.pwc.com/us/en/industries/financial-services/library/next-in-insurance-top-issues.html#:~:text=The%20business%20of%20insurance%2C%20which,products%20tailored%20just%20for%20them.>

The insurance industry is no longer predictable

The business of insurance, which once was stable and predictable, isn't that way anymore. Growth without sacrificing profitability is challenging, climate change is irrevocably impacting certain risk profiles, distribution needs have become truly omnichannel and customers expect products tailored just for them.

Comments from NAAFA: Just whose fault is it that the insurance industry has changed so much? The pandemic is over, but, as the above article states, change has remained relentless. This is what PwC/LIMRA 2020 research says, “60% of consumers don't feel they're financially confident or covered across their long-term security and emergency needs.”

We hear constantly that insurance rates have increased to levels the consumer just can't afford. It's not just 20% increases we're hearing about. It 40-60% increases. Consumers are accepting larger deductibles and dropping coverages when possible.

What are agents doing to keep their customers? If you have some good ideas about hanging on to your insureds, please let us know so we can share your ideas with other NAAFA members. Helping each other makes us stronger as a unit. SUPPORT NAAFA TODAY.

EMAIL: admin@naafa.com or call 888-716-2232.



www.naafa.com

Until next time,

NAAFA WISHES YOU PEACE, HAPPINESS AND SUCCESS.