

# H I U

News and Tips for America's Benefits Professionals

HEALTH INSURANCE UNDERWRITER  
SEPTEMBER 2015

A man in a black tuxedo and glasses is speaking at a black podium. The podium features the NAHU logo. In the background, a large circular NAHU logo is visible, along with a red and gold decorative backdrop.

## Dave Fear Named Insurance Person of the Year

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Self-Funding for Small and Midsize Clients

Medicare at 50

The HSA Investment Wave

# HIU

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Dave Fear received the industry's top honor at NAHU's Annual Convention. Find out what sets him apart in our cover story.



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THE CONSUMER'S FUTURE  
**NAHU**  
National Association  
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BENEFITS S

**DAVE FEAR RECEIVES THE GORDON AWARD FROM TREI WILD.**

# DAVID FEAR SR.

## NAMED HEALTH INSURANCE PERSON OF THE YEAR

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**A**t NAHU's Annual Convention in New Orleans, the health insurance industry's top honor, the Harold R. Gordon Memorial Award, was bestowed upon David Fear Sr. Dave is a longtime leader of NAHU and the California AHU, a tireless advocate, educator and mentor. We asked some of the people who know him best why Dave is so deserving of this great honor. Here's what they had to say:

"Dave has been more than a friend to me over the many years we've known each other. He has been more like a brother to me. Dave lives his life full of integrity and honesty, and he brings honor to our industry. Not only is he a great businessman, but he is equally as good as a husband and father. His values are reflected in the life he lives. Dave has been a mentor to me over the years and has been influential in my desires to move up in NAHU leadership positions. And he and I love our BYU Cougars!

"I can't think of another individual who deserves this prestigious award more than my friend, Dave Fear. Congratulations, Bro!"

—Ryan Thorn

"I have known Dave for over 20 years. We have traveled together to Cap Conference and even roomed together. Dave has led CAHU and NAHU with trust and integrity. I'm proud to call him my friend."

—Anthony Halby

"I have known and worked for Dave for nearly 15 years. He's been a terrific boss and mentor to me. About three years after we were all laid off from CIMS/WellPoint, he came to me and asked him to help grow his new business. I jumped at the opportunity, despite taking a significant pay cut. I very much desired to work for him again—a very-well respected man in the industry and a great leader. He's traveled extensively throughout the state to speak to agents (at no cost to them) on how they can navigate through the intricacies of PPACA and how to continue to prosper in today's market. I've personally witnessed many times conversations between Dave and agents—quite literally, a light bulb will go on in an agent's head and they are relieved that they have a valuable resource in today's market."

—Jennifer Mason

"Dave is an outstanding choice for the Harold R. Gordon Memorial Award. His quiet and steady leadership on the board of NAHU is something I was able to watch and admire. Well done, Dave, and very well-deserved."

—Bob Tretter

"A lot of great leaders have received the Gordon, but it is seldom that an individual provides even one innovative idea that enables our association to make a significant leap forward. Dave, during his time on the NAHU Board of Trustees and as NAHU president, provided not one of these ideas but two. And through hard work and



DAVE IS CONGRATULATED BY HIS FAMILY.

his ability to convince others of the value of the ideas, he moved our organization to new heights that we have only begun to enjoy.

“I’m speaking of his work to substantially increase our membership in New England, for many reasons including substantial political influence, and his reinvigoration of the NAHU Education Foundation. Our association has only begun to feel the effects of these great insights for NAHU’s future. Dave’s impact on NAHU’s future will only grow over the years.”

—Russ Childers

“I consider Dave one of the most forthright, direct and caring individuals with whom I had an opportunity to work. There was never a doubt that his moral compass and his business compass were the same. There were so many times several of us were on the phone working through problems and always with a respect for each other’s perspective and decision process. Dave helped set that tone. He, along with his predecessors, set a great path for me and I am grateful.”

—Beth Ashmore

“Consistency—It’s a trait often overlooked and undervalued, but it is a key to finding and keeping a professional successful and a good friend close to you. I consider Dave Fear to be both.

“When I think of my many connections within the NAHU family, the nature of Dave Fear so lends itself to being a valued and loving

family member that, to his long-term friends, he is affectionately known as Uncle Dave.

“Uncle Dave has consistency fulfilled the role of a trusted ‘uncle’ in much the way a treasured senior relative holds court and gives sound advice at the annual family picnic.

“Amongst the best piece of advice that Dave ever shared with me when he was president of CAHU was: ‘You know... it’s awfully hard to herd cats.’

“When things are going every which way in seemingly random silliness... just remember that it is like herding cats.

“It is simply sometimes very difficult to do. Have patience and persevere in the guidance that Uncle Dave offered.”

—Don Goldmann

“No one has worked harder nor been more passionately dedicated to NAHU and the role of agents than Dave. This level of commitment, plus his steadfast and unselfish contributions to people who are in need over the years, are what make him so worthy of this honor.”

—John Nelson

“I first met Dave when I was the Idaho AHU president in 1999 and he was the Region 6 RVP. I have had the pleasure to serve with him for over 15 years and watch his no-nonsense way of getting his

message across for the benefit of all of us. He has been a great mentor to me I am sure many other leaders across NAHU.

“Dave has been a tireless leader for NAHU and our industry in every position he has served in. I am lucky to call him a friend. Congratulations, Uncle Dave—this award is well-deserved!”

—Scott Leavitt

“I have known Dave for many years and can think of no person more deserving of this wonderful honor. His dedication, enthusiasm and insights are true inspirations to all in our industry. Success, in part, is due to one’s determination and confidence, and doing this all with a smile and positive outlook is certainly Dave Fear.”

—Cheri Murphy Geary

“I’ve had the privilege to work with many NAHU leaders. Few, if any, have had the laser-like focus on the needs of our membership that Dave does. He’s an outstanding leader in the association, a

tremendous contributor to his community and an innovative entrepreneur. It’s been an honor to work and serve with him over the years.”

—Alan Katz

“Having Sr. raise me in my insurance sales career as well as life has been a significant blessing to me, my family, my clients and my community. It took me about 20 years to figure out how great I had it and I’m sure it’s obvious to most that I am who I am today because of the principles and values that he taught me. I have never felt that he expected me to follow in his footsteps or would have been the least bit disappointed had I gone another path. But the same patient teaching and encouragement that he has provided me throughout my life and professional career are principles that I try to pass on to others I work with in this association, my church, local community and, most importantly, my son and daughters.”

—David Fear Jr.



THE HEALTH INSURANCE PERSON OF THE YEAR CELEBRATES WITH THOSE CLOSEST TO HIM. FROM LEFT TO RIGHT: DAVID FEAR JR., MEGAN FEAR, ANGELA DRAPER, STEVEN FEAR, DAVE FEAR SR., KATHY FEAR, MIKE FEAR, KARA DEEN, JENNIFER MASON-ZOELLER AND CIRA FEAR.