



OAHU Board Meeting  
January 16, 2020  
Elevate Westerville

**In Attendance:**

**Executive Committee:** Ingrid Martin, Sandra Moody Gresham, Frank Spinelli, Kelly Belote, John Dodd, Barb Gerken

**CAHU:** Matt Byrne

**NEOHUA:** Leslie James, Rich Muccio

**NWOAHU:** Elizabeth Pool

**WRAHU:** N/A

**GCAHU:** Jennifer Kaufman

**CareWorks:** N/A

**MedPut:** Harsha Puvvada, Bob Lackey, John Woods (*present for MedPut portion only*)

**Administration:** Becky McWilliam, Mary Ferretti

Ingrid mentioned that if anyone has received a suspicious email from her, do not open. She is having issues with fake emails being sent from her account.

The meeting was called to order by Ingrid at 1:01 pm.

A motion to approve the September board minutes was made by John Dodd, the motion was seconded by Kelly Belote. All were in favor, motion passed.

**MedPut**

Ingrid reported that the vote for MedPut passed. There were two votes of no. MedPut is an employee benefit that provides interest free financing for medical bills. It is group market exclusive. Harsha explained that how the program works is that MedPut will try to negotiate down the medical bill, then pays the bill and takes repayment from the employee through payroll deduction. It is interest free and does not impact the employee's credit score. Will also pay towards elective procedures. The payment is 5% of the employee's gross earnings, which calculates the payback term. Employees know up front what the worst-case payment would be before starting the program.

Matt asked how MedPut makes their money. Harsha indicated they profit in two ways. One is that if they can negotiate down a bill, they will split those savings between MedPut and the employee. For example, if a bill is \$1000 and then get it down to \$800, the employee will pay \$900 and the \$100 goes to MedPut. The second way is when a company signs up, they pay a per employee monthly access fee to use the program. There are three coverage tiers to the

program - \$1000, \$2000, \$3000. If the access is employer paid, the per employee monthly fees are \$2, \$4, \$6 (based on which tier they chose). If they are paid individually by the employee, the fees are \$3, \$5, \$7. A lot of companies choose to employer subsidize, so they will cover for example the \$2 rate for \$1000 coverage and then the employee can chosen to pay another \$2 to up the coverage to \$2000. This can be used even if someone does not have insurance coverage and can be HSA paid. On average 80% of MedPut's income is from the monthly fees and 20% is from negotiating discounts. They negotiate any claim that is at least \$100.

John asked how the agent and OAHU are compensated. Agents will receive a 15% flat commission on the subscription fee sold and OAHU will receive 5%. Agents selling not through OAHU also receive the 15% commission, but the difference here is that OAHU would be getting the 5% as well.

Ingrid asked Bob about the clients he was working on getting set up with MedPut. He has not yet finalized that. John Woods also has a client who was waiting until after the first of the year to enroll.

Coverage can be added at any time during the year. If a company wants to cancel, they need to provide MedPut with at least one-month notice. However, the payroll deductions will need to continue until the account balances are paid in full. If a company has a turnover rate of more than 20%, then an employee must work there at least a year before becoming eligible. Eligible employees must work at least 30 hours a week. If an employee who has an account balance leaves the company, the employer is not responsible for the remaining balance owed by the employee.

There is no time restriction on the bills that can be submitted. They can be from before the program rolled out at the company, even if the bill is already in collections.

Harsha distributed some marketing materials, attached.

Sandra asked how long MedPut has been in business and their success so far. They begin January 1, 2018 and currently have 20 employers enrolled. These companies have locations in 49 states. MedPut has offices in New York and L.A. and 9 employees.

Ingrid mentioned that an outline will be ready in the next couple of weeks to submit for CE approval. Once that is ready, it will be distributed to each of the locals so that they can schedule a program meeting.

**ACTION ITEM:** MedPut information should be added to the OAHU website as well as the chapter's websites. Add to newsletters also.

Beth asked how the 5% that is going to OAHU will be used. Will it be disbursed to chapters? Ingrid said we will have to develop a P&P related to that, probably using a formula similar to how CareWorks funds are distributed.

Sandra suggested that since this is a fairly new program overall, maybe we should consider running some ads. OAHU could pay for the placement and the ad would include contact information for the local chapter for that news outlet. If MedPut is being used a tool to promote membership, "We provide more access than if you are selling on your own", then can we use the Co-op P&P for advertising funds to promote. Branding the ad for the local chapter.

Ingrid encouraged all chapters to give CareWorks a free table at their expos since OAHU makes money from them and agent sales have been down.

## **Chapter Reports**

### **Western Reserve:**

No report provided.

### **Northeast:**

Effective, January 1, 2020, we hired J&M Business Solutions to be our group's business manager. We have some additional work to go through, but the transition has been a good thing for NEOHUA and will keep us moving forward. We will have a new website going live this month which will allow us to be more productive with social media and presenting of our member meetings.

Our group discussed about going dark the last quarter of the year and just having a few social events. This was voted down. We will be taking the month of June and December off from meetings.

We moved our January meeting to January 30, 2020 to coincide with NAHU Live Event hosted by Marcy Buckner – On the Eve Before the Iowa Caucuses. This will be a luncheon and with 1 hour of CE added on about dental insurance. Also, on January 30th, we will be having a membership event at Top Golf in Independence, OH. We are finalizing the costs the membership will be paying at our Tuesday (1/14) executive board meeting.

March 18th is our Benefits Forum. This year it will be at the MGM in Northfield, OH. We plan on having at least 5 CE credits available. Two of those CE credits will be ethics.

I personally will be working on our Medicare Summit for 2020. I am open to all ideas and options for classes and CE's. I am hoping to be hosting the event in July. Our last Medicare Summit left a bit to be desired. We had it downtown at the VA Administration Building (free of charge). However, a great deal of the 18 people who showed complained about the location. They enjoyed the classes. No CE was offered.

August 14, 2020 will be our annual golf outing. It will be held at Shale Creek Golf Course in Medina, OH. This is our second and final year of the event at this location. We are hoping that moving it into August we have a larger turnout as compared to the 50 golfers we had this year.

In past years when we had the event in the Spring, we had 77-80 golfers. However, I have moved it back several months not to coincide with trying to obtain sponsors right after we had our big Benefits Forum. If it doesn't work this year then my recommendation would be to move it back to the spring.

Last item, we are looking into forming a Sponsorship Committee that will be working on putting together a package deal for costs and what will be available at each level. We are also looking into hosting an event for just our sponsors and present the options available for the rest of 2020 and into 2021.

### **Northwest**

Membership as of January 9, 2020: 110 members. We are continuing to use social media to promote value of membership.

The 2020 budget was approved via email on December 19, 2019.

A Medicare For All program was held November 14, 2019 and hosted by MMO. MMO provides room and lunches. Coming up will be a CapCon Recap, tentatively scheduled for March 12. Our Products Fair will be April 14 at St. Luke's Hospital. MedPut will be presenting a CE at the Products Fair and is going to be a sponsor as well. We are discussing a Summer Members' Meeting, possibly a joint event with NEOHUA.

Ken Hall Scholarship winner this year is Katie Williamson. NW members attending CapCon will be Katie Williamson, Sherri Rutter and Kelsey Surface.

### **Greater Cincinnati**

Meetings Cincinnati currently has scheduled are:

1/16/2020 - Lunch at noon with CE by Bob Nicoll from CareWorks Comp

2/20/2020 - Breakfast at 9am with The Department of Labor

3/19/2020 - Lunch at noon and a Legislative Update

4/16/2020 - Lunch and a Capitol Conference Review

Jennifer mentioned she would like to do a program about opioids/heroin/marijuana. Some possible ideas for this include a speaker who is a family/friend of an addict, a legislative update, a speaker from a police department, a speaker from an addiction center. Sandra suggested reaching out to the State Department or contacting Steve Brubaker. Leslie suggested Ohio Teen Institute. NEOHUA and CAHU have both done marijuana presentations in the past.

Jennifer is hoping to pull more attendees from the Dayton area to grow their membership there.

### **Columbus**

Our Medicare Summit in September was a success with over 100 attendees and a panel of physician leadership from central Ohio hospitals. Janet Trautwein also spoke.

Our next meeting scheduled for 01/23/2020 is SOLD OUT has 125 RSVPs and will offer 4 CE (including 3 ethics). This event has near 50 NON-MEMBER attendees. Our philosophy has been to not penalize non-members a higher fee because we want them to attend the meeting. Then we are handing dialing each non-member to invite them to join. We will offer free admission to our March Expo for those who join on or before 01/23/2020.

Membership is current at 187 with a goal of 208. This usually increases right before the Expo.

Our annual EXPO is March 3rd. The Theme is the Broker-to-Broker Playbook – Proven Practices for the New Decade and will feature 4 CEs and presentations from brokers and ODI Director.

EXPO Speakers:

Tom Hart, Broker (NH) (Broker and Former NAHU President - Broker Best Practices)

Josh Butler (TX) (Broker with a focus on Small Group Innovations)

Brett Brummitt AG Team (Broker - Navigating Reference Based Pricing)

Carrie Haughawout (Ohio Department of Insurance Director)

Paul Ruklic (Costco PBM)

We will host a Benefits Technology Summit in June, details to follow. Hoping to have FormFire/E-Central with demos and software.

Trying to stick to four large meetings for the year and then mix in some social events. Hoping to hold an event at TopGolf.

## **Presidents Report**

### **Strategic Plan**

Tabled due to lack of time

### **Single Payor Healthcare Certification**

As of yesterday, we had 13 registered. We need to get to 30 as then Dave Mordo's travel expenses will be covered. This event gives attendees three CEs, an exam and then they are certified. NAIFA Mansfield was interested in this and Ingrid sent them a flyer with only the non-member pricing. Ingrid is also sending the flyer to Region 3, also with non-member pricing.

### **Membership**

Postcard for the membership drive was mailed before the holidays. Jennifer does not recall receiving a copy, Becky will have another sent to her. NAHU wants to see 10% growth. Ingrid, Sandra and Jennifer shared membership info on Just Ask Tuesday. Jennifer does not know how to access the membership reports through NAHU. **ACTION ITEM:** J&M will send her the information she needs for this.

### **Leg update (Leg Committee Meeting Minutes and Update Attached Separate)**

It was decided that there would only be one dinner during Cap Con instead of a separate Leg dinner. It will be held on Tuesday. John and Ingrid will take care of inviting those who should attend.

Proposed date for DAS is May 19. It was decided we will have the Annual Meeting the day before, May 18, late afternoon.

**ACTION ITEM:** Barb will email everyone a link to the website where you can look up a bill.

- SB 9 – Helping keep client out of legal issues with employer. Has nothing to do with claim experience. Diagnosis was put back in the paperwork
- SB 198 – Working on this now. Bill charges
- HB 388 – Working on this now. Need to draft language that makes it clear to the patient what they are signing.
- SB 97 – Nothing will probably happen with this.
- HB 390 – Will replace ACA in Ohio if needed.
- ACA Taxes – will be discussed at CapCon
- HR 3630 – will be discussed at CapCon
- S 1895 – Part of May spending package bill
- HR 3 – Part of May spending package bill

**Transparency in Coverage:** The goal of the proposed rule is to enable informed health care decisions by providing consumers with information on health care costs. ... Under the proposed rule, group health plans and health insurers in the individual and group markets would be subject to several new transparency requirements.

The Department of Health and Human Services (HHS) announced a 15-day extension of the comment deadline on the proposed transparency rule. Comments were originally due on January 14, 2020; the new deadline is set to be January 29, 2020.

Leslie asked if they could share the Leg Update on their website and/or in their newsletter as a "Did you Know"

### **Financial**

Matt asked about line item "Total 5024" – why do we have \$15,000 budgeted if only \$10,873 was used last year? The amount used from this last year was lower because two of the scholarship winners backed out so some of the funds were not used.

What is the different between line items 5067 and 5068? 5067 is the filing fee and 5068 is to renew the CEs.

Sandra made a motion that we do not approve the budget because it will be changing due to the change in the CareWorks P&P. Once that is approved, we can amend the budget and then vote to approve. Matt seconded. Motion passed.

## **P&Ps**

We will need to write a new P&P for MedPut. **ACTION ITEM:** Ingrid will meet with Sheri to create this. Will emulate the CareWorks P&P.

An email was sent out explaining why the money received from CareWorks this year was much less. The new P&P for CareWorks which allows for extra funds to be sent was never approved.

OAHU will write a check to all locals within 60 days of receipt of the CCI check

Part 2, last sentence should be: OAHU will divide the additional amount based on the number of delegates for each local.

If we have to send a check based on the previous year's amount and the actual amount due ends up being less, OAHU will not take that extra money back. If the amount due ends up being more, the locals will receive an extra check with the difference.

Normally the check from CareWorks is received in May/June and the spreadsheet is received in July. The target date for funds to be dispersed to the locals is September. It was mentioned that if most locals do their budget in December or January, why was it an issue this year that the funds were received late, they still had time to record them for their budget.

**ACTION ITEM:** Ingrid will meet with Sheri to update the language and review the formula. An email with the P&P will then be sent out to the board so a vote can be done at the next board meeting.

At 3:06 pm Kelly made a motion to adjourn the meeting. John seconded. All in favor.

# MedPut

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MedPut is an innovative employee benefit that pays your healthcare bills for you and lets you repay over time at 0% interest through small payroll deductions.

## USE MEDPUT TO PAY FOR:

- ANY healthcare bill for your Spouse & Dependent children at no additional cost
- Upcoming and outstanding bills
- Bills that have been sent to collections
- Bills from doctors all across the US

Regardless of when or where you received your healthcare bill, submit it to MedPut and have us take care of it for you!

**MEDPUT WILL PAY A WIDE-VARIETY OF YOUR HEALTHCARE BILLS, NOT JUST MEDICAL**

Here's just a few examples of what we cover:

Dental



Vision



Pharmacy



Labwork



Diagnostic  
(i.e. X-Rays, MRIs)



Elective Procedures  
(i.e. Acupuncture, Cosmetic)





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ANY BILL OVER  
\$100 IS SENT TO  
OUR EXPERT  
NEGOTIATION TEAM  
TO SEE IF WE CAN  
SAVE YOU MONEY!

MedPut is an innovative employee benefit that pays your healthcare bills for you and lets you repay over time at 0% interest through small payroll deductions.



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We'll attempt to negotiate savings on any bill over \$100.



### Our Success Is Your Success

If we're successful, 50% of the savings will be passed to you.



### No Restrictions

Every healthcare bill is eligible for the negotiation service including medical, dental, vision, pharmacy, & elective procedures.

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