

Helping Ohioans with Healthcare Benefit Choices



Board Meeting
August, 2016

In attendance:

Executive Board: Lee Nathans, Debbie Boop, Carol Conway, John Dodd, Ingrid Martin and Mark Ruzic

CAHU: Sandra Moody, Bill Barrett

Greater Cincinnati: Gerald Stricker and Dave Kross

Northeast: Joanie Keehn

Northwest: Benjamin Otley, Jason Bradford

Western Reserve: None are able to attend (Same date as their program meeting)

Admin: Jackie Symons, Sheri Glaze

Legislative Council: Mark Ruzic

Committee Chairs: Karen Irwin

Debbie called the meeting to order at 1:15pm.

She welcomed all to the meeting and stressed we are here to share ideas and the state is here to help the local chapters. Everyone introduced each other for the benefit of new board members.

A motion **was made** to approve the May minutes by Ingrid Martin **the motion was seconded** by Jason Bradford.

Carol Conway wanted to make a correction to the minutes that Honros is spelled with to "os" She also wanted to not that the Region III RVP is Denise VanPutten

CCI

Workers comp update-

It is now posted on the website and we are currently in the middle of the true up process. Monday is the deadline to submit the actual payroll. Now workers' compensation is going to base on actual pay not the projected pay. Best way to report it is online, direct customers to where they need to go to report this online. This is a brand new process for Ohio so we need to remind all of our clients. Bev brought copies on the articles, there is more than likely going to be an extension. **They will remove the companies from the programs that have not submitted the true up process by the deadline. We are now heading into the group rating season-** a couple of reminders with AC3s, October is when we will notify business's that are not eligible for group rating. November 9th is the cut off for AC3s, the deadline for submission is November 16th submit by November 21st. Group Retro AC3s cut off is January 11th the deadline is 25th and submit to the bureau to the 21st. **This year there was 475 customers** that do not qualify and we will look at those for group retro- renewals 1,020 that are in and have paid. The renewals only went out in July so that is good.

Presidents report

Debbie reminded the board that at the May meeting we distributed tentative calendar, including key deadlines and meetings, it has been updated. Please put these dates on your calendar.

An updated roster is included in the packet, be sure your membership chairs are familiar with Karen, the OAHU membership chair. The EC has started a new program this year where each EC member will take on the local chapter to be a mentor. Carol is the liaison for GC; John Dodd for CAHU; Ingrid for NE; Lee for WR and Debbie for NW. Please contact them to bounce off ideas, if you have questions regarding funds in the budget, are you taking advantage of everything that the state? Distribute to all of the locals all of the CE chairs, membership chairs etc. This is the way to help and build.

ACTION ITEM: send list of all chairs from each local with all locals.

Debbie then updated the board on Lifelock which was brought up to the board as an idea brought to board as a revenue generator opportunity. Mark did a lot of work on this project, and we received proposals, Debbie would like to ask the endorsed programs chair, Bob Lackey, to review and make a recommendation to the board.

The Region III meeting was on August 1st and 2nd in Chicago. Joanie, Ingrid, Lee and Jason all attended the meeting. Meeting was well attended, and was a combined meeting with Region III and Region IV. Speaker who had been in charge of the shop exchange explained that there have been improvements in brokers access to assistance in the federal exchange. Had briefings from the Region chairs specifically on what type of issues they want the regions to work on. There were questions from the audience, a Texas delegate a rate increase of 59% what is CMS going to do he said that it is a state issue. Big issue we do not know where NAHU stands on the larger issues.

There were supposed to be breakout sessions but that changed, it was well run and worked out better with all the meetings in the same room. Jason felt it was an eye opener for a first time president to bring ideas back to his board. Very important for incoming leaders to go to at least the regional meeting but also NAHU symposium. Locals need to put more money into their budget for attendance at regional meetings. Receive more leadership input from regional meeting than NAHU. **ACTION ITEM: Jason to give us contact information for CMS person.**

NAHU Certification Exams

John Dodd registered to certify for 2017 through the NAHU website. You can go directly through a vendor and get 11 CE credits however the problem is when you go on website there are three options – refresher is available if you registered last year. The refresher is \$50 less than the other two options, this was not disclosed well on NAHU site. There was a glitch between NAHU and CMS- we are going to draft something to send out to membership that you can save. **ACTION ITEM: He will draft something to end membership regarding if you registered last year only take refresher.**

Legislative Update

Leg meeting was held today; meetings will be the same day as board meetings. Mark is going to work with John on the presidential election and what we want to be involved in. Ohio election update, talked about what will help with Ohio state and senate. New leadership will take over for Fabor, Rosenberbug has two more years as speaker of the house. Just a few new people. NE is having a reception meeting with Jim Renacci, suggested that all chapter have a morning CE meeting and have your congressman speaker ask what will happen with healthcare depending on who is elected for president. Regulatory update, began planning 2016-2017. Marks term ending 12/31. Will continue working on the surprise legislation, treated by a doctor not in network, etc. and air ambulances. Going to look at Florida's

regulations. TPA out of Richfield that hooked up with lobbyist and put together a sample bill, regarding claims experiences, began working on that in May. Frank Larose, state senator from Akron, he took idea to Ohio leg commission and is now on paper and introduce at end of year. Will have to go through committee, senate, down to house, etc. no chance with anything that can happen by end of the year

In health liquidation, one member is questioning why they will not give credit for previously made deductible.

Hondros

Carol reminded the board that we have a partnership with them, we will have the OAHU logo on their website. There is a location that matches all locals except for WR. Carol is requesting that each local have a representative that will go and talk to the classes as they are about to get their insurance license. We can talk to them about why they should join and we are putting the HIU magazines at the locations. They will exhibit and sponsor meetings. Please give a name to Carol lit is for a license and for CE's as well. Carol attended a career night, only 8 wanted insurances everyone else wanted the real estate we are trying to get OAHU out there. The course and the CE will be offered at a discounted rate if they are an OAHU member. They want to come to the expos and sponsor a meeting. ACTION ITEM: send names to Carol Conway

Financial report

Most budget discussions since July have been focused on cci and how to budget. Biggest hit is membership we will have 17,000 now and wanted to be at 35,000. Way below 700 members. The board will begin planning the budget and will be at the October meeting. Starting May 1, 2015-701 members, May 31, 2015-689, lost 20 members, today at 644

Membership

This being Karens first report she wasn't sure June membership report 660-18 lapsed ended month at 644, June was a tough month. Losing members across the board. A lot are leaving the industries, are retiring, employers not paying, etc.

One referral from the OAHU website paid for her membership.

CCI Distribution

Local checks were cut last week. Needed to tweak the distribution formula from last year.

Oahu member sold only 154 groups but there are 2297 groups in the OAHU group.

A motion to approve the distribution of step 2 was made by Jason and second by Gerry Stricker, motion was approved.

We need to clarify the date of delegates- this will need to be a bylaws change, in our bylaws it is currently March 1st but NAHU's is March 31st, it would make more sense for this to be the same date.

P&P CAP conference Scholarship

Award criteria section item 2 we want to amend this to say or "you can be a new board member" combine 1 and 2 and on number 4 no OAHU CAP scholarship in the past. Motion to accept was made by Joanie and seconded by Gerry all in favor motion passed.

New CCI P&P

A motion was made by Sandy to approved the P&P and the motion was seconded by Dave Motion approved.

Chapter updates

CAHU

Has an agenda finalized for the year. Self-funded certification August 31st it is one of the NAHU trainings. Dewayne McFarrian coming who is on the NAHU group. Lee is working with Kevin Conahan from healthcare.gov to get him to do a program presentation right after open enrollment. The CAHU Golf Outing is this coming Monday. Right now for the August class there is already 15 people coming. Postcard mailing to about 4,000 licensed brokerages to market all of the upcoming events and to talk about CAHU.

GCAHU

Golf Outing had to be cancelled and they are now trying to get their money back.

Northeast

Their next event is next week, GAP insurance vs. Ancillary insurance and have partnered with Columbus for this program. The September program will be on social security. October Janet Trantwein will be coming in and what direction we will be headed after the election. Mock presidential debate moderator.

Northwest

Develop a partnership with National Insurance Agents it kind of fizzled we invited some of their board members but it has not gone anywhere. Invited the state level to come to one of the legislative meetings. We have local outreach that is still going on. Karen and Jason are going to be attending a meeting to get the bug in the ear so that we are more than just NAHU we are small business owners. Free service training on August 2nd we had a really good reception on that. Barb Gerken and Karen did the meeting, the CE was denied we could try to appeal it. It was really well received. John McGough was there and Dan Bradford from Cornerstone were both in attendance. They have sample contracts for commission and fees or just a free. They have an OAHUPAC chair and they will let John McGough know. Awards we are going to focus on more awards we just need to apply for them, Jason wants us to apply for additional awards.

WR

Asked by the newspaper to do their ad again and they reduced the price!

Carol heard that NAIFA chapters are struggling more than we are, reach out to NAIFA members do something with them.

Misc

Randy will help the locals or state with awards. The Presidential Citation is an award that all chapters can win.

Adjourned 3:03PM