

Helping Ohioans with
Healthcare Benefit
Choices



Board Meeting
September 29, 2016

In attendance:

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

CAHU: Sandra Moody

Greater Cincinnati: Gerald Stricker and Dave Kross

Northeast: Joanie Keehn

Northwest: Benjamin Otley, Jason Bradford

Western Reserve: Julie Ginnis

Admin: Jackie Symons, Sheri Glaze

Legislative Council: Mark Ruzic

Committee Chairs: Karen Irwin

Careworks: Beverly Westover

Debbie called the meeting to order at 1:02pm.

A motion to approve was made by Carol Conway to approve the minutes as corrected, Lee Nathan seconded.

Careworks:

About 79% paid and this is good. Renewals have doubled since last meeting. Remind everyone when meeting with custom please don't hesitate to call Beverly. Debbie reminded that CareWorks can customize AC3 and a customized link which will direct to web page where clients can fill it out online. A form for members to send to their clients. We have received 3,752 AC3s for the 2017 OAHU program. Of the AC3s, 2374 are eligible and have been invited to the 2017 program. Of the 3047 who are set for renewal 2400 have paid for 2017.

Beverly will be at the CAHU meeting in October and Karen mentioned she will be at the October meeting as well.

Presidents

NAIFA conversations - Very receptive with partnering on certain items and a few opportunities were discussed two OAHU attendees their Columbus million dollar round table producers program. John Dodd will be in attendance; he needs one more person. On October 17 in Columbus from 9AM to 3PM, \$99 tickets and OAHU will reimburse two. We have partnership money available in the budget. Sandra will attend with John.

Possibly partner up with them on Day at the Statehouse.

CAP Conference Scholarship

Please push this message out to your membership. Available for either a first timer or for a first time board member. Same reimbursement as standard reimbursement policy. Form is on the website and will be emailed as well.

Executive Liaisons – make sure local presidents be sure you are engaging with liaisons. Whole idea is to share ideas.

Suggestion given to Debbie that OAHU facilitate for product fair two in march one in April – having OAHU facilitate some sort of information sharing. Conference calls to facilitate if we will share speakers or ideas. **ACTION ITEM**: each local talk with expo committee and see if you would like OAHU facilitate the information.

Leg Update

Review last in person meeting and priorities we are taking a look at in 2017 – Tim Barhorst will take over as leg chair January 1, 2017.

Talked about election a lot will be happening on a statewide basis,

At our last legislative committee meeting in August we discussed a number of issues.

1 - We had a general election update. There were no large changes expected here in Ohio expected to occur. We also had an update on HUPAC and OAHUPAC. It was mentioned that there was going to be a HUPAC push in the month of September. There was discussion about OAHUPAC and HUPAC, we need Ohio to participate in HUPAC more they are currently giving us more money than they are taking back in from Ohio.

2 - Potential Legislative Priorities for 2016-2017

A bill has been written and given a hearing in the Senate requiring carriers to provide employer groups claims experience on all sized groups. The genesis of this has to do with many small groups going into self-funded arrangements such as shared funding. Without claims experience it is difficult to make a recommendation for a small company to pursue going into one of these new plans. There isn't enough time left in the year for it to go through the house and be signed by the Governor. It will probably be taken up again next year when a new session begins.

3 - Surprise Medical bills

There has been an increase in surprise out of network charges hitting insureds. You can blame it on skinny networks or rent a doctor operation but something needs to be done about this issue. These types of bills are very typical in Emergency Room claims, Air Ambulance claims, and in DXL claims. Some states have been putting laws in place to try and prevent these bills from happening. Florida recently passed a bill where patients are only responsible for in network charges and if an out of network charged is slipped into a claim the amount of money (the difference between network / non-network) goes into arbitration. We are considering looking

into some way to approach this issue. It's really a transparency issue. Florida recently passed a law where the patient only had to pay in network costs the rest of the costs went into arbitration. John Dodd commented that they had a broker meeting today and the subject

4 - Inhealth

We continue to monitor the failure of the InHealth Co-op in Ohio. There was a Q&A published by the Ohio Department of Insurance that we reviewed.

5 - Rating Methodology.

There is a new rating methodology being used by some carriers in Ohio. This rating method will determine whether your group is a large group or a small group. Be careful on how you present a case to your client and your underwriter as the total group size could make your small group a large group. This could happen if there are a number of part time employees you would not normally count as eligible.

6 - Fee Disclosure

Earlier this year we had a discussion with the Ohio Department of Insurance to discuss charging fees. The discussion was inconclusive as to whether it was against the law but it was decided that full transparency regarding a fee was necessary. We examined a couple of prototype forms that agents should get their clients to sign off on to prove they were aware that they were paying an extra fee. If you are charging a fee it is recommended that you get your client to sign off on it so you have something in your file.

Financial

CD is due and Sheri investigate going from $\frac{1}{2}$ to $\frac{1}{4}$ percentage. \$172,000 – to get 1% would need to lock it up for 24 months. Mark wondered if anyone looked at credit union and Ingrid mentioned they are weak. CD expired yesterday, have a 10 grace period and then it will renew again but not sure of what rate.

A motion was made to Roll over 100,00 and put the rest in a money market and our money market gets a very small percentage .25 to .50. A motion to liquidate the cd and if offered a half a percent or more we reinvest 100,000 with the balance to be held in money market if needed in 2017. If not offered a half a percent, the full amount will be transferred to money market. John Dodd Seconded. **ACTION ITEM:** Sheri to check if we need the actual certificate and if needed Lee will get a cashier's check and overnight it to Lee.

Membership

Use report working on a new membership drive – at end of August goal is to get full board involved with membership and retention. She will be reaching out to each local chair to be creative.

Looking at promoting – referenced contest (Can she send me) entered into a drawing.

Endorsed Program

Bob Lackey could not attend but sent the following information:
The list of vendors being considered has grown from 2 to 4.

Legal Shield
LifeLock
ID Resolution
Identity Guard

Besides the protection offerings we will be looking at training, financial support, commissions and renewals and disbursement methods.

A comparison chart will be distributed prior to the next board meeting.

P&P's

John Dodd – have to renew three P&P

CE Offering – allowing OAHU to share our CE courses that we have filed on our behalf with agents and non-agents outside the OAHU membership. The presenter would need to pay the fees involved. This is the fourth time we are renewing. A motion by Lee seconded by Carol to approve CE

Local chapter Reimbursement

John read P&P –

A motion to approve by Lee and Dave seconded.

ACTION ITEM: Send bylaws to John to review

Office Expenditures

This will be the fourth renewal. Expenditure over \$1000 is required to have three quotes. A motion to renew was made by lee Nathans and seconded by carol Conway

Web Statistics

We still do not have anyone to take ownership of the website. Take off October 15. November 1 have everyone who renewed will be on the site. To find local personal help go to website

Sandy having postcard to promote it, as she goes to nonprofit events we can leave behind

Find licenses qualified agents. . . **ACTION ITEM:** Sheri to send flier to group.

Front page is current – check all links – **ACTION ITEM:** Notify members that if they want to be involved that they need to update their status as of October 15, your info will be removed so we will not have information that is not current.

Healthbenefitsohio.com promo items – pens or magnets to share with local business partners – when john and Sandra go to NAFIA event something that we could talk about www.healthbenefitsohio.com. Individuals looking for coverage direct them to site. At this stage we shouldn't be doing this.

John Dodd – anyone that is on it needs to be reconfirmed – are you still doing this, do you still want to be on this list

ACTION ITEM: Debbie will look at the site but the site really needs to be updated and looked at monthly.

Local Reports:

CAHU Chapter Report

Our last two meetings were successful. August was on Self-Funded Plans with Tim Barhorst facilitating and this was a certification program with NAHU. We had about 55 registrants. September we hosted our Medicare Summit and we had 60 registrants with approximately 20 guests. Our Membership committee is following up with all guests and invite to membership with their first meeting free.

Marketing - We're continuing work to upgrade our website and expect completion by mid-October. Completed one post card mailer and robo-call. Approximately 25% to 30% of the Medicare Summit attendees learned about the event from the post card.

Platinum Partners Program – this is our new sponsorship program that will offer 10 companies annual exposure at our meetings, website, etc. The fee is \$1500 and it requires at least one membership for the partnering company. We will continue sponsors for EXPO and the Golf outing.

October Events - Luncheon Meeting on Tuesday, October 11th features Beverly Westover, Program Manager CareWorksComp who will be providing a 1 hr CE on Workers' Compensation and Unemployment Compensation.

Community Service Project – Lead by Josh Shumberger, we're collecting gently used men's clothing items, new under garments and checks for the STAR House. The STAR House is the only drop in center for homeless teens in Columbus. We're collecting through the month of October

November Events – Luncheon Meeting, Thursday, November 10th at 11:30a until 1:00pm Mr. Kevin Counihan, CEO of Centers for Medicare & Medicaid Services, will be CAHU's luncheon guest speaker and at 2:30p that afternoon, he'll be the guest at community event. CAHU will be hosting both. As you know Kevin is responsible for leading the federal marketplace, managing relationships with state marketplaces and running the Center for Consumer Information and Insurance Oversight, which regulates health insurance at the federal level. **ACTION ITEM:** the OAHU office will send out to full membership and send out a press release.

2017 ObamaCare Jams – will be held on Tuesday, November 15th from 5:00p until 8:00p at the Columbus Downtown High School. Music will be provided by the jazz band of Fort Hayes High School.

December Events – Tuesday, December 13th meeting will be on Long Term Care and our Holiday Party

GCAHU September Board Report

Last board meeting was held 9/1.

Our current financial status was discussed at length including our 2017 budget including CCI funds. We hope to have a passed budget at our next board meeting 10/6.

Our programs committee is currently scheduling 2017 meeting for membership with the hopes of getting 6 high caliber CE's scheduled by the end of 1st Quarter 2017.

Our membership is holding steady but we are losing 1-2 members per month with no new members joining. Membership is reaching out with little success in getting members to rejoin. Excuses for these dead beats are as follows - budget, retirement and boss won't pay my dues. A few no responses are thrown in also.

We discuss PAC at almost every general meeting with a list of the diehard contributors listed at every table, we just can't seem to get members interested in donations. Maybe they are buying gold as a hedge to the presidential circus we are in the midst of???

Our one and only income driver other than dues is our golf outing. It was rained out in August. The club was sold and they are holding our monies and we have yet been able to reschedule. We're hopeful our event will be in the Spring of 2017.

We are looking at some younger members to attain chair positions with the hope they will be take the reins of leadership.

We plan to utilize the Cap Conference scholarship to get these individuals interested in board positions.

Other than that, we have a street car now. I've taken it twice to see clients. I was a half hour late for each appointment.

Northeast

Public Service

Presented Cleveland Sight Center with \$1400
New Public Service is Haven of Rest of Akron

Golf Outing-Mid May - Boulder Creek

Expo

Already accepting sponsors, Scheduled for March

Programming

September Social Security - approx. 25 attendees, they felt it was very informative

October 19th speakers are Congressman Jim Renacci and NAHU President Janet Trautwein

October 26th "Spoof Presidential Debate" fun evening event in Tremont. Come see Hillary and Trump square off with Megyn Kelly moderating.

November topic is Critical Illness

Next Fun event will be in February - "End of AEP/OEP Madness, we survived"

Northwest

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Jason reported went to an OHROC event for state level reps who are up for election. Used OAHU Pac money to show their support. 2016 2017 local event tentatively scheduled. Sent a survey to members haven't heard responses yet. Want to put these results against results from two years ago.

October 6 is mini product fair – last minute carrier updates

WRAHU

No one was on the board meeting call from WRAHU but Lee Nathans was able to give a report because he is the board Liaison. WRAHU has increased their membership, their biggest concern right now is where they are going to be holding their monthly programs. They are currently working on a significant membership drive with more people interested in, looking into developing new CE. Bob, Julie and Nancy are still the core leaders in this chapters. There has been a positive trend in WR. Part of their revenue increase came from increase from CCI program, they had Beverly come up and talk which led to more enrollments.

Next meeting in person, in Columbus on October 20th. Need to discuss 2017 budget and hopefully by then the EC will have met and have a tentative budget too present.

Meeting adjourned