

Helping Ohioans with Healthcare Benefit Choices



OAHU Board February 18, 2016 WebEx - Conference

In attendance:

Executive Board: Lee Nathans, Debbie Boop, Carol Conway, John Dodd, Kevin Conrad

CAHU: John Susie

Greater Cincinnati: Gerry Stricker

Northeast: Mark Ruzic

Northwest: Karen Irwin, Jason Bradford

Western Reserve: Nancy Kuzenko, Bob Lackey

Admin: Jackie Symons, Sheri Glaze

Legislative Council: Mark Ruzic

Committee Chairs: Ingrid Martin,

CCI:

Lee Nathans called the meeting to order at 1:01p.m.

A motion to approve the January minutes with corrections as presented was made by Carol Conway and seconded by Karen Irwin. Motion passed

CareWorks

Mark was advised by Andre Bradley (CareWorks) that CareWorks is not interested in working with OAHU on the Identify Theft products as they have many products they are working on rolling out right now. Mark is going to work on putting a contract together with Legal Shield for OAHU to offer identity theft insurance and then we would receive a commission back. We would be able to offer it to our members at a discounted price. It would also be a program for revenue to our members as well. **ACTION ITEM:** Mark is going to look further into the Legal Shield product and get a contract for the board to review. Motion was made by John Dodd and seconded by Kevin Conrad. Motion was passed

Legislative

Lee reported that tomorrow, Debbie Boop, Mark Ruzic, Kevin Conrad, Ken Statz, John McGough and Lee are meeting with Jillian Froment, deputy director of Ohio Department of Insurance and other ODI staff to discuss issues surrounding the most recent ACA open enrollment period including the following issues:

- Issues surrounding insurers notifying agents that they will no longer pay commissions in the individual market and some stating that they will not pay commissions during Special Enrollment Periods.
- InHealth's late notice to enrollees that they would no longer have OhioHealth in its network.
- Issues surrounding HealthSpan's recent termination of numerous providers in their network.

- The Kentucky Advisory Opinion (attached) relating to failure to pay agent commissions that were included in filed rates.
- Whether a licensed agent can charge an individual a fee for services relating to the sale and servicing of a health insurance policy, if such fee is disclosed;
- General concerns/questions relating to an agent's relationship with insurers who no longer pay agent commissions but still have an appointment with the insurer.

Lee also mentioned that they plan to discuss this with **Marcy Buckner** at NAHU during CAP convention. Lee requested that anyone who has any comments or questions to let him know and he will consolidate these and take with him to CAP Conference.

Mark Ruzic mentioned that Zenefits has been giving software when a client signs them as an agent of record. John McGough is looking into this. There would like to have stats on who has been hurt by this practice. Mark reminded those attending DAS to be sure to print the documents that John McGough recently sent. There will be a President's Dinner on Monday and a Leg Meeting on Tuesday during CAP Conference.

President's report

Jackie made a report of four different awards that Lee would like the state to work towards for the NAHU conference. The awards are due by April 15th so it will be taken care of before the annual meeting in May.

The Region III meeting will be in Chicago this year sometime in early August. We will learn more at CAP conference.

Lee also reminded everyone about LPRT March 31st deadline.

Annual Meeting/Leadership Training

Lee was thinking of May 9th if that would work for everyone. After much discussion the board decided they would rather have it be the night before DAS as was done last year. It was decided that the Annual Meeting would be Monday April 11th with DAS Tuesday April 12th. The board also decided that we would reimburse a one-night hotel stay at double occupancy for anyone that has to come to the annual meeting the night before. Obviously the deadline for awards will need to be pushed to March 31st in order to receive the awards before the annual meeting.

Nominations

Kevin announced that he has nominated Ingrid Martin from the Northeast Chapter and Karen Irwin from the Northwest Chapter for the Treasurers position. Both would be a great fit! Jackie will ask both for a bio and mail out the ballot at least 30days in advance of the annual meeting.

Membership

Ingrid report that last month OAHU was at 644 members and we are currently at 653 members. Lee and Ingrid had a retention conversation as OAHU is currently below an 80% retention level which is not like us at all. Ingrid then walked us through the NAHU membership portion of the website and said that every president and membership chair should be able to log into that section. It is very important that we log into that monthly and contact people that have lapsed or are about to lapse.

Carol Conway then presented the changes to the OAHU website that she would like made to the membership section to help explain what OAHU is as well as the membership benefits. We would like to get this change out to each local chapter so that we are consistent on all of the Local Chapter's websites. Jason Bradford made a motion to amend the website. The motion was seconded by Debbie Boop, the motion passed. Carol has also been working with the Hondros colleges about getting NAHU membership information out to the students as they take their insurance exams.

PR

John wanted to remind the board members that when you get a call from reporters that you are representing NAHU and try to not take it personally for the interviews. Especially here in Ohio that is a big issue, you want to make sure that what you say is productive.

Local Chapters

CAHU

The Product Fair is 12 days away. Don Goldman is the keynote speaker and the event is eligible for 4CEs, to register or for more information please go to the website. Pat Griffey will be in attendance so please try to come and to say hello. They have 26 sponsors which is up from last year. They are still trying to qualify for the Platinum Status, but membership is down so they are offering gift cards to members as an incentive to recruit new members. Carrie from ODI spoke at their meeting in January, it was very good meeting with a lot of discussion. They are going to have a February meeting at the casino which will be a legislative update. Seven of their members are going to CAP.

NE

Mark reported that in January they had a meeting with CareWorks as the speaker. This was a particularly interesting meeting as the topic was for an unemployment consulting program. The Product fair is coming up in March and they will be offering 5 CE's. They are currently planning their golf outing for June.

WRAHU

Nancy reported that their Holiday party went really well, a third of their membership was there, they charged 10 dollars a person. Two people are going to CAP conference. Their strategy to increase membership is to apply to be a provider for CE's in the state of PA since they are only 15 minutes from the border. Bob asked if OAHU would cover the \$50 to become certified in PA. Debbie asked if he could run it by NAHU to be sure there would not be a conflict with a different Region. A motion to approve OAHU covering the \$50 registration fee was made by Bob Lackey and seconded by Karen Irwin.

NWOAHU

Karen is trying to find a replacement for their membership chair, their past membership chair lost her job and is no longer in the insurance industry. They have four people attending CAP conference. The January meeting was hosted by Medical Mutual and the CE was on LTC, it was a well-attended meeting. March 18th they will be having a Friday evening event at the hockey team for 1 CE. The Product Fair is set up for April 7th at Saint Luke's. May 3rd they are having a program for 3CEs and it is being presented by the Better Business Bureau.

GCAHU

Gerry said their programs are pretty much set for the year. DAS competed with one meeting they had to reschedule. March 17th they are supposed to have a CCI meeting and are doing a big push for DAS and CAP. He reported that their board is aging fast and is having difficulty in replenishing the board. They will hold a golf outing in July and three GC members will be going to CAP.

P&Ps

Bob Lackey made a motion to approve the Conflict of Interest P&P for another two years. The motion was seconded by Mark Ruzic and the motion passed. Bob Lackey made a motion to approve the Nominations and Election Procedures P&P for another two years this was seconded by Mark Ruzic and the motion passed. Mark Ruzic made motion to approve the Implementation of Policies and Procedures P&P for another two years. The motion was seconded by Debbie Boop, motion was approved.

Meeting Adjourned at 2:34pm