

Helping Ohioans with Healthcare Benefit Choices



OAHU Board January 7, 2016

In attendance:

Executive Board: Lee Nathans, Debbie Boop, John Dodd

CAHU: Sandra Moody

Greater Cincinnati: Gerry Stricker

Northeast: Mark Ruzic, Ingrid Martin

Northwest: Karen Irwin, Leigh Ann Dutridge, Jason Bradford

Western Reserve: Nancy Kuzenko

Admin: Jackie Symons, Sheri Glaze

Legislative Council: Mark Ruzic

Committee Chairs: Leigh Ann Dutridge, Ingrid Martin

CCI: Beverly Westover, Andre Bradley

Lee Nathans called the meeting to order at 1:11 p.m.

A motion to approve the October minutes as presented was made by Mark Ruzic and seconded by Ingrid Martin. Motion passed.

CareWorks

Beverly reported that they are now in the group retrospective rating and the deadline is January 25. In CareWorks last month's newsletter was a list of scheduled webinars that they are holding weekly. **ACTION ITEM** send newsletter to board. CareWorks has 180 outstanding AC3's left for their telemarketers to call. One hundred and twenty one of these are current clients and should renew and 59 are new prospects.

If any agents have any questions contact Beverly. If you would like them to join you in any meetings on group retro let Andre or Beverly know. An ideal candidate pays above 10,000 in premium. At this point the company knows that they are not qualifying for group rating and this is their last option. **ACTION ITEM:** Beverly will let Dave Kross know what success rate they had his client list. **ACTION ITEM:** OAHU will begin the marketing cycle in the spring and this is the time OAHU should begin marketing to members as this a slower time of the year for agents. **ACTION ITEM:** J&M will provide Beverly with the dates of the product fairs so that they could work with the locals to make a presentation.

Mark reported on his action items which was to work with Andre on the new product lines and how we could work with them. There isn't anything definitive at this time.

Potential York Insurance Options

Health product might compete with brokers; regarding P&C we were competing with them and one thing that came up was Cyber Liability coverage and individual identity theft coverage. Andre discussed OAHU with York

Insurance at his meeting this morning and he felt it was something that could be done and thought it was interesting.

Mark recently had a conversation about identity theft and was advised that there is only so much money in it and so not much commission available. There were a few different ways that OAHU could promote this. The company would go to each chapter and will do a one or two hour CE and make their product available to our members at \$9.00 per month. Currently Andre doesn't offer individual protection but is looking at coverage for employers who have a breach. Family Legal Shield (previously PrePaid Legal) is \$9.95 per month or \$8.95 if through an association. **ACTION ITEM:** Follow up with Andre and Mark on what the progress is. **ACTION ITEM:** Andre will check with York if they carry individual identity theft. Andre would have his telephone solicitors to market products and if the person they are calling has health insurance questions they would direct them to healthbenefitsohio.com. **Assign a task committee:** Mark, Debbie, John and Lee will be on committee.

Membership

Ingrid reported that we continue to drop members in Ohio. We started November with 663 and ended at 655. Columbus lost 4, NE lost 3 and NW lost 2. WR lost 1 and Cincinnati stayed at 92. I send the lapse list to the membership chairs of each local when I get them. Michelle Howard sends out an email to local Presidents asking for help. We need to get the responses back to Michelle as to the reason for the lapse. Our retention is below 80% for the first time low in a very long time.

Ingrid mentioned that she has had a couple calls with Carol Conway on her thoughts for membership and retention. Carol has taken this on as her pet project this year and Ingrid is grateful for her input. Carol couldn't attend the board meeting but sent along her thoughts. Carol has great ideas of tying all local websites together and have member benefits that are linked through NAHU. She would like to see all local websites be more focused to be member central. Some of her ideas were to have a membership video on the website (one minute) and to show it at your membership meetings; be sure to identify new members at meeting as well; push the value of membership. Ingrid mentioned she just found out that NAHU offers a 20% off at Joseph Banks and was not aware of that. OAHU members have access to over 300 discounts similar through J&M (Best Benefits Club). Carol would like to discuss this further with a membership webinar one hour, discuss programming, and tips on having a successful expo as topics. **ACTION ITEM:** Carol will send this to the board and then schedule a WebEx meeting. Ingrid praised Carol for her work on membership and one idea Carol had was to ask instructors to take 10 minutes at the end of each class and discuss being a member of their professional association. **ACTION ITEM:** determine where Hondros Career Centers or other testing agencies are at and ask them can we send HIU magazines in their lobby.

President's report

Lee mentioned that what we have done in last few months was to look at our relationship with CareWorks and also our relationship with Enroll America in each chapter. Jason, NW, mentioned he tried to reach the Enroll American contact but had problems reaching the person. Mark, NE, reported that they went and hooked up with contact in Cleveland and two brokers had interest in it. Only one broker went through with it and Mark doesn't know what the results were from there. Sandra, CAHU, mentioned in November their event had 70 or 80 people attend, there were some technical problems but brokers were enrolling, Medicaid site was slow but still enrolled twenty to thirty people. Three brokers from the association came and built new partnerships. They had a lot of press, mostly radio. **ACTION ITEM:** Lee will reach out to president of Molina Healthcare and ask them to let us know who is in each local's area.

Gerry, GC, reported that his chapter discussed the individual market and dropping commission at their board meeting this morning. Dave Kross sent Lee an email about distribution of commission from carriers - United lowered and Health Span stripped individual and group commission and Humana will be pulling commission March 1. John Dodd is submitting a letter to send to ODI that the carriers should be required to notify their clients that they will no longer have an agent. **ACTION ITEM:** Debbie Boop and John McGough will write a letter and send it from OAHU. Base it on the concern from our association that represents brokers.

CAP conference early bird closed yesterday and all our chapters are being represented. NAHU convention is the last week in June and Lee would like the board to consider attending. This June it will be held in Albuquerque New Mexico; 2017 is Orlando, 2018 is Kansas City and 2019 is San Diego.

Legislative

Mark Ruzic reported that there are three things items that the leg committee will be discussing next week:

1 - The creation of new state policy that would protect consumers when they are admitted to the hospital from being slammed into using a non- network doctor, lab facility, etc. Many people get stuck with large out of pocket expenses after being seen by a non-participating provider. We are trying to figure out a method of notification for the patient so that he does not get stuck unknowingly with a big bill. We have begun putting together sample language. This idea was put on the table by Tim Barhorst of CAHU.

2 - We are seeking member input for any additional issues that we might be able to work on for 2016.

3 - Cap conference will be about a month away so we will want to prepare for that.

One thing that is happening is that a lot of people are being hit with out of network costs. For example you go to the hospital and 10 doctors visit you and 2 our out of network. Mark read an article regarding this. John and Mark will put together language to address this with ODI. Gerry Stricker brought up the recent Year in Review report from John McGough with Kentucky pushing out of pocket prescription and limits in enrolling cost sharing in SB 135. Mark reported that this bill is to limit the out-of-pocket costs to an individual covered by a health plan for drugs used to treat rare diseases. The bill limits an enrollee's cost sharing for specialty drugs to no more than \$150 for a one-month supply. Also, health insurers are required to establish a process by which an enrollee may request that a specialty drug that is not listed on the insurer's preferred drug formulary be covered. The bill received its second hearing in the Senate Insurance Committee on October 20, 2015. **ACTION ITEM: Mark will check with John McGough**

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Treasurers Report

John Dodd stated that we looked really well ending the year out, we are still waiting on some expenses to come in for a couple of late local sponsorships and the clearing of the check for the D&I insurance. We will continue to see a reduction of expenses with meetings because of the new P&P. December Membership was just received and will be reflected in next month's report and we still haven't received October membership from NAHU. John asked if the locals were giving Scholarships to their members to attend DAS. NW reported that they have not received any requests. Debbie reported that the state had no applicants for the state scholarship.

Media relations

John asked local presidents if they have any contacts with local papers. CAHU has had a lot of success with media. John suggested that your local media chair ask whoever is writing health articles for your local paper if they would be interested in real life stories.

WR reported that the Indicator and Tribune will not print anything.

Chapter reports

GC

Jerry reported that they had their first board meeting of the year and discussed membership and when lapsed monthly payments hit the lapsed lists. **ACTION ITEM:** Check with Ingrid if there is any way to get expiration dates a few months ahead. They are planning on holding five or six meetings and have made a big push for attending DAS and their golf outing.

CAHU

Sandra mentioned at their board meeting they reviewed their program schedule and have meetings booked through June. Their Expo is March 1 and Don Goldman, president of NAHU will be attending their February meeting at the casino. The topic will be legislative and will include a membership drive.

NE

Mark reported that they are getting the programs ready for next year and their Expo is planned for March.

NW

Karen reported they will have their first member meeting next week, January 12, at Medical Mutual who is hosting the one hour CE on Long Term Care and Strategic Planning on Long Term Care. Their first board meeting will be at the end of month. Four members will be going to CAP Conference. Barb is working on A CAP conference review for their meeting in March. Barb is working on an outline so they can obtain a one hour CE. Their Products fair is scheduled for April 7 and will be held at St. Luke's Hospital. In November Marcie Buckner was their speaker and they held the event at the Toledo Zoo. Marcie flew in for the day. All went well but it wasn't well attended but they are planning for this again will push it up earlier in the year and hold in October.

WR

Nancy reported that their first board meeting was supposed to be this morning but will be rescheduling. All program meetings are scheduled through September and their first meeting is next week. They held a Holiday mixer in December but it was not very well attended. They are planning an event for the first part of June or July hoping to get more members to attend, possibly hold it at a horse track.

Healthbenefitsohio.com and OAHU website

Debbie reported that anyone who advised us that they were qualified for group or individual markets to the healthbenefitsohio.com site and removed all with 2015 credentials. This will be done annually as we want to be sure who consumers see are actually selling the products. Analytically wise nothing much to report on. **ACTION ITEM:** John Dodd will write a press release on the reasons consumers should visit healthbenefitsohio.com site. **ACTION ITEM:** Debbie will look at site and would like to add more links as well as send out an email to members asking questions. . . Do you qualify for SEP? As well as add questions between open enrollment sessions. Should also refer to site on FaceBook.

ACTION ITEM: J&M to report on how many members are listed on the website with 2016 qualifications.

P&P

Table until February 18

Meeting adjourned at 4:00 PM