

## A NOTE FROM YOUR OAHU PRESIDENT



My year as OAHU President has gone by quickly!!!! I don't really know if that is a sign of age or just being busy - so hope it is the latter! As has been the case in our industry, we have seen many changes this past year:

- \* The changes in Ohio's 2018 individual market with few carriers to offer;
- \* Less carrier options in the small group ACA market;
- \* More options available in the small group and middle market alternate funding plans;
- \* More MEC carrier options as premiums continue to rise for employers;
- \* New alternate plans as an individual market option;
- \* MEWA small group options are growing

For the 35 years that I have been in this industry, one thing continues to be true - there is nothing more constant than change!!! And while keeping up with the changes is so important, it is also challenging. You have made a decision to ease this challenge by being a member of our organization - NAHU, OAHU and your local chapter - where educational programs and networking with other members helps you to stay in the know! That will never change.

Through my years of being a member of this organization and being involved on the Board of OAHU and CAHU, the relationships and knowledge that I have gained have been, and continue to be, a valuable part of my life and business. So even as OAHU Past President and beyond, I will continue to stay involved and contribute to this worthwhile organization. I hope that you will join me in doing the same.

## QUICK LINKS

- [OAHU Membership Application](#)
- [OAHU Strategic Plan](#)
- [OAHU Bylaws](#)
- [OAHU Policies and Procedures](#)
- [NAHU Certifications / Designations](#)
- [OAHU - Facebook](#)
- [OAHU - LinkedIn](#)
- [OAHU - Instagram](#)

## SAVE THE DATE

### *Region III Conference*

August 6-7, 2018  
Metropolitan at the 9  
Cleveland, OH

## TRIPLE CROWN PROGRAM

NAHU created the President's Triple Crown Program to recognize those members whose individual contributions to NAHU help advance the association's mission. Like baseball's Triple Crown, it recognizes accomplishments in three key areas. However, while baseball's Triple Crown hasn't been won since 1967, NAHU's Triple Crown can be won every year by hundreds of our members. [Read More](#)

It has been a pleasure to serve as your OAHU President this past year!!!! John Dodd, your incoming OAHU President, shares the same passion that I do for this organization and industry. I congratulate him and ask for your continued support through the coming year.

Carol J. Conway  
OAHU President

## OHIO BRINGS HOME AWARDS FROM NAHU CONVENTION

The NAHU Convention is where all of the state and local chapter and individuals are recognized for their work for our Association. This year, Ohio was a big winner at the convention bring home:

**Blue Ribbon of Excellence** - presented to state chapters who, along with all their local chapters, qualified for silver, gold or platinum certification. Only 10 states qualified for this highest honor.

**Website Award** - Recognizes state and local chapters for outstanding websites

**Award for Highest Member Retention Rate - Large State Chapter**

**Congratulations for our Northwest Ohio Association of Health Underwriters Chapter for winning the following awards:**

**Website Award**

**Award for Highest Member Retention Rate - Medium Local Chapter**

**I also want to congratulate Darlene Kaczmarek for winning the Linda Erlenbach Lifetime Leadership Achievement Award.** This award is given to members who have given many hours to the Association at their local, state, regional or national level. Darlene has been involved at all levels of this organization during her entire career and we appreciate her dedication and expertise.

At the Ohio Association of Health Underwriters Annual Meeting, the following individuals were also recognized:

**Darlene Kaczmarek received the OAHU Lifetime Achievement Award;**

**Karen Irwin received the Distinguished Service Award**

**Lastly, A BIG CONGRATULATIONS TO INGRID MARTIN AND HEATHER HARTE FOR WINNING OUR REGIONAL MEMBERSHIP AWARD FOR REGION 3 - This is the highest award to the region for membership recruitment and retention. AND to Mike Deagle, our Region 3 Vice President - for leading the charge to excellence for our Region.**

## OAHU LEGISLATIVE/REGULATORY UPDATE

Prepared by John T. McGough  
June 22, 2018

The Ohio Legislature is in the second year of its 2-year legislative session that ends on December 31, 2018. Any legislation that is not enacted into Ohio law by the end of this year will need to be re-introduced next year and go through the entire legislative process.

The Legislature has been very active the first 6 months of this year and it's anticipated that they will be in session for the next week or two before recessing until at least September and then resume legislative activity after the November 6th General Election.

All partisan statewide offices (Governor, Secretary of State, Auditor, Attorney General and Treasurer) and are up for election on November 6th along with 2 Ohio Supreme Court Justice seats and a U.S. Senate seat. In addition, all 99 Ohio House of Representative seats, and 17 of the 33 Ohio Senate seats will be up for election.

I am happy to report that OAHU/CAHU member and OAHU State Legislative Chair, Tim Barhorst, won the Republican Primary in the 19th Ohio House District which includes Westerville, New Albany, Gahanna and parts of eastern Columbus. The 19th District is a Republican-leaning House District currently held by Republican State Representative Anne Gonzales who is term-limited.

[Read More](#)

## WORKERS' COMPENSATION PROGRAM

Ohio Association of Health Underwriters Workers' Compensation Programs - Are You Ready to Kick Off the Enrollment Cycle?

The Ohio Association of Health Underwriters (OAHU) workers' compensation partnership with CareWorksComp continues to generate significant savings and return-on investment for participating members. OAHU program participants in our group savings plans are projected to benefit from over \$4,000 on average in premium savings through the 2018 policy year. The OAHU program includes members across the spectrum of industries, including manufacturing, service, commercial and construction among others. More than three out of four members participating in our traditional group rating program are saving the maximum 53% allowed by the Ohio Bureau of Workers' Compensation (BWC).

In addition to our traditional group rating program, other OAHU program participants are enrolled in group retrospective rating. Through this program, employers initially pay premium based on their full individual merit rates, but have the opportunity to receive refunds of a portion of that premium based on their ability to prevent workplace accidents and manage claim costs. Participating members are estimated to save as much as 60% in the OAHU group retrospective rating program.

In addition to premium savings, CareWorksComp provides OAHU program participants comprehensive claims management, hearing representation, unemployment consultation, risk management and safety services. CareWorksComp is the largest third-party administrator in the state which provides resources to meet the unique needs of each member.

Start with a quote! Have your clients submit an AC3 for a no-cost, no-obligation program analysis. If you have any questions regarding the program or if you would like to become a producing agent simply call OAHU Program Manager Bob Nicoll at (800) 837-3200, ext. 58595 or email him at [robert.nicoll@careworkscomp.com](mailto:robert.nicoll@careworkscomp.com).

[OAHU Info Sheet](#)

[CWC Important Dates](#)

## MEMBERSHIP DRIVE EXTENDED UNTIL JUNE 30TH

*Click to enlarge*

## Get a \$25 Visa Gift Card!

The Ohio Association of Health Underwriters invites you to become a member of our Association. And to say thanks for joining, we'll send you a \$25 Visa gift card!

### So what's the catch?

This offer is available to current non-members who join the Association no later than June 30, 2018. That's all you need to do!

### How do I get my gift card?

Just go to <http://nahu.org/membership/join-now> and complete the application. Once we verify your membership is active, you will receive your gift card in the mail!

We KNOW that you will quickly see the fun and value of membership and be a member for years to come!

## JOIN TODAY!

Ohio Association of Health Underwriters  
[www.ohioahu.org](http://www.ohioahu.org)  
330.273.5756



## WHAT IS THE ANNUAL VALUE OF NAHU MEMBERSHIP?



## MEMBERSHIP CE

Effective August 1, 2017, OAHU received approval to offer to our members 4 hours of continuing education - just for attending association sponsored events! So even if an event at your local does not offer continuing education credits, this event will qualify for one event under the new membership CE!!!!

The following events will qualify:

1. Education sessions at your locals with or without CE credits (sorry, this does not include social hours or golf outings!)
2. Educational sessions at other locals within Ohio;
3. The OAHU Day at the Statehouse;
4. Attendance at the NAHU Capitol Conference; and
5. Any other OAHU sponsored events that include educational programs such as product expos, panel discussions, etc.

What is the catch? You are responsible for tracking the events that you attend!! [Click here for a form](#) to help with that tracking. You may submit this form either in January or June for credits to apply. And you can only qualify for 4 membership CE credits in each CE compliance period.

You will be hearing more about this new member benefit at your local meetings. You can start taking advantage of this new member benefit right now!

## LEADING PRODUCERS ROUND TABLE

NAHU formed the Leading Producers Round Table in 1942 to recognize the successful underwriters of Accident & Health Insurance. Today, the LPRT committee is committed to making LPRT the premier program for top Health, Disability, Long-Term

Care and Worksite Marketing Insurance producers, carrier reps, carrier management, and general agency/agency managers. LPRT offers membership benefits and exclusive LPRT events.

Our LPRT qualifiers for this year are:

Deborah R. Boop - Eagle  
Stephen C. Brubaker - Lifetime & Qualifying, Soaring Eagle  
Tracy Cartwright - Eagle  
Carol Conway - Golden Eagle  
Linda M. Erlenbach - Lifetime  
Tiffany Geiger - Eagle  
Lucy Grosz - President's Council  
Elie Harriett -Eagle  
Heather Harte - Lifetime & Qualifying, Golden Eagle - Carrier Rep  
Frank Isabelle - Golden Eagle  
Lawrence Kaczmarek - Lifetime & Qualifying, Eagle  
T. Darlene Kaczmarek - Lifetime & Qualifying, Eagle  
Ingrid Martin - Golden Eagle - Carrier Rep  
Sandra Moody Gresham - Eagle  
George W Morris - Lifetime & Qualifying, Golden Eagle - Agency  
Randy D. Myers - Soaring Eagle  
Elizabeth Pool - Soaring Eagle  
Mark Snider - Soaring Eagle  
David Spiess - Soaring Eagle

[Read More](#)

## HEALTHBENEFITSOHIO.COM

Thank you to all of our members that have submitted your information for the Find An Agent link on the healthbenefitsohio.com website. If you have not yet submitted your information, please [click here](#) to do so. Your username is your Last Name and your password is your Member ID.

It is very important that you are listed on the healthbenefitsohio.com website and that your information is current. When we walk individuals through the site in "finding an agent" currently they are limited in who they have in their areas. Once you fill in your information it is submitted to our office and will be uploaded within 48 business hours.

## NAHU CERTIFICATION

### Patient Protection and Affordable Care Act (PPACA) Certification Course

NAHU has created a customized PPACA Certification Course for chapters. Consultative classroom instruction combined with online study offers unique opportunities, online library study resources, final exam retakes and continuing education credits. NAHU provides top-notch instructors who are leading experts in the industry. Click here to see just a few serving NAHU. For further information, visit the classroom PPACA Certification Course page.

The PPACA Certification Course is also available online. Instruction will be delivered through NAHU's Online Learning Institute (OLI). For further information, visit the online PPACA Certification Course page. [Read More](#)

## AROUND THE STATE

### Greater Cincinnati

[www.qcahu.com](http://www.qcahu.com)

#### **July Meeting**

Ethical Practices in Health Insurance will be held on July 19. This will satisfy either 3 hrs of CE or your ethics requirement.

[More Information/RSVP](#)

---

### Northeast

[www.neohua.com](http://www.neohua.com)

#### **Christmas in July**

Come out and celebrate this summer's NEOHUA's Christmas in July social at Whiskey Island on July 13th from 5:00 – 8:00 PM at Whiskey Island

[More Information/RSVP](#)

### **Senior Expo**

NEOHUA is offering an informational senior expo on Wednesday, July 18 at Brecksville Community Center. "Trending Topics for 2019 Medicare" At the NEOHUA Senior Expo we will have 5 Senior Market Carriers speak for approximately 30 minutes regarding upcoming trending topics.

[More Information/RSVP](#)

---

### **Northwest**

[www.nwoahu.org](http://www.nwoahu.org)

### **Day at the Mud Hens**

Come join NWOAHU on July 17 for a 1 hour CE (course TBD). After the CE we will enjoy a buffet lunch and then have a great time cheering on our Toledo Mud Hens!

[More Information/RSVP](#)

---

### **Western Reserve**

[www.wrahu.org](http://www.wrahu.org)

### **July Meeting**

Thursday, July 12 at Upstairs Restaurant & Lounge in Youngstown, Ohio

*In Pursuit of Ethics*, a 3 hour CE #56009, will be presented by Judy DeShon, Community Outreach Coordinator, Better Business Bureau of Akron

[More Info](#)

## **BEST BENEFITS CLUB**

As an OAHU member you are also a member of Best Benefits Club, a perks program which allows you to receive excellent discounts on a wide variety of quality products and services in Ohio and across the United States.

How do you get the discounts? Best Benefits Club is primarily web-based. Just go to [www.bestbenefitsclub.com](http://www.bestbenefitsclub.com) and click on LOGIN. Your first time visiting you will need to create a user account. The activation code you will need to enter for that is OAHU0613.

Is there a discount you would be interested in that is not listed on the BBC website? Be sure to contact the Best Benefits Club office at 330-273-5756 with your suggestions!

---

### **OAHU Office**

4036 Center Road, Suite B  
Brunswick, Ohio 44212  
330-273-5756  
jackie@jmbsohio.com  
sheri@ohioahu.org  
www.ohioahu.org

