



A NOTE FROM YOUR OAHU PRESIDENT



My first few months as OAHU President have definitely been a wild ride! We have been busy working on new products and benefits to make sure that you receive the most value from your membership. Added to that work, we have the ever changing Washington environment with proposed daily fixes to the Affordable Care Act and a few natural disasters called Harvey and Irma.

You will see in this newsletter more detailed information about:

1. **Newly Endorsed Product - CareWorkComp's Risk Control 360 Program** - an HR Compliance tool for your employers! Details and training on this new product is being scheduled with your local chapter.
2. **Membership CE Credits** - You now have the opportunity to receive four additional CE credits per credentialing period just for attending four educational sessions at your local, Day at the Statehouse or NAHU's Capitol Conference. Another perk of being an active member of your association!
3. **Wish you could make changes to the ACA?** The State of Ohio is filing for a 1332 waiver to do exactly that and OAHU is at the table with recommendations!
4. **HealthBenefitsohio.org** - OAHU's website for consumer access to valuable health coverage information. We are upgrading this website, adding podcasts and lots of information about this fall's open enrollment period. A great referral source for you if you register as an agent on the site.

We are also supporting our members who have lost their homes and businesses as a result of Hurricanes Harvey and Irma with donations of gift cards. If you would like to help our fellow agents in those areas, donations may be made to the Texas Association of Health Underwriters and the Florida Association of Health Underwriters!!!

Stay tuned for lots more updates throughout the year. I appreciate the opportunity to serve as your Ohio Association President this year and welcome your comments or suggestions on how we can make your membership more valuable to you!!!!!! Thank you for your support and

QUICK LINKS

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

SAVE THE DATE

Capitol Conference

February 26-28, 2018
at the Hyatt Regency
Capitol Hill

NAHU Annual Convention

June 23-26, 2018
Sheraton at Crown Center
in Kansas City, MO

TRIPLE CROWN PROGRAM

NAHU created the President's Triple Crown Program to recognize those

commitment to our Association and our industry!

Carol J. Conway
OAHU President

Make sure to check out the new NAHU website - www.nahu.org

RISKCONTROL360 PROGRAM

Your current membership in your local chapter and Ohio Association of Health Underwriters "OAHU" is now more valuable than ever. We are proud to announce a new service exclusive to our members offered by our well-known partners, CareWorksComp, that will help your clients with HR compliance issues and generate revenue for you!

RiskControl360 is now available for our member agents to offer to their employers. This annual subscription-based program provides the following services to your clients:

- Review company programs and handbooks;
- Review training practices and documentation;
- High level compliance review;
- Annual meeting on HR and risk management;
- and there's more!

For full details regarding the program, fees and earnings potential (minimum \$200 per subscription), contact Beverly Westover (614-529-7169 or beverly.westover@riskcontrol360.com).

Look for training and CE's to be scheduled at your local.

PARTNERSHIP WITH HONDROS COLLEGE OF BUSINESS

Remember to take advantage of the partnership that OAHU has with Hondros College of Business. Hondros has six locations throughout the state of Ohio, offering classroom and on-line courses. You will see that we have negotiated special pricing exclusively for OAHU members for online and classroom life and health licensing courses, and for on-line continuing education courses.

For course availability, please visit [Hondros College of Business](#) and [click here](#) to view the special OAHU pricing!

OAHU/CAREWORKSCOMP WORKERS' COMPENSATION GROUP RATING PROGRAM

Enhance your revenue stream through the OAHU Workers' Compensation Group Rating Program. [Click here](#) for more information.

OAHU has an avenue for our members to make easy money. Through OAHU'S partnership with CareWorksComp you can earn 31.25% the first year and renewal commissions (paid on the service fee charged to the client) when your group clients enroll in CareWorksComp Worker's Compensation Group Plan.

All of your eligible customers, large or small, can benefit from Workers' Compensation Group savings, and you can also make money by assisting your clients that are ineligible due to claims history to become eligible (CareWorksComp does all the work). [Click here to view a sample letter](#) from a successful member that he has used in his campaign to help his clients save money. [Click here to view a sample letter](#) given to OAHU from CareWorksComp.

All you need to do to become a producer and begin earning commission is to fill out the New Producer Information form by [clicking here](#).

Once you become a producer you will receive a personalized packet from CareWorksComp with everything you need. Basically you would include a letter (similar to the attached sample or CareWorks), a copy of the CareWorksComp Brochure and an AC3 which is customized with your name on it so that you earn the commission when they are approved as a CareWorks client.

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](#)

LEADING PRODUCERS ROUND TABLE (LPRT)

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. [Read More](#)

Upcoming Filing Dates:

October 23rd – AC3 Cut off for traditional group experience rating

November 8th – CAREWORKSCOMP deadline for receipt of enrollment applications for traditional group

January 10th - AC3 Cut off for retrospective group experience rating

January 24th - CAREWORKSCOMP deadline for receipt of enrollment applications for retro group

If you have any questions, please do not hesitate to contact:

Cordell Walton, Program Manager, CareWorksComp

(614) 827-0398 Direct / (419) 494-1276 Mobile / Cordell.Walton@CareWorksComp.com

MEMBERSHIP CE

Effective August 1, 2017, OAHU has 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!

1332 TASK FORCE

As Ohio agents, we continue to see dramatic changes and limitations in the individual and small group market. The news that we have received from a major carrier to leave the individual ACA market has left Ohioans with NO carriers in 20 counties, Thanks for to the negotiation efforts of our Ohio Department of Insurance, their efforts have restored an individual plan to 19 counties in Ohio that were potentially left without a carrier. But the offering of only one carrier in each county is not a choice for our clients.

To assist in stabilizing the future of these markets, the Ohio Department of Insurance is filing for a 1332 waiver - this waiver is basically asking the federal government for permission to change some of the major elements of the ACA that apply to private health insurance coverage. It could be in the form of coverage requirements, cost sharing reductions or funding elements. Attached is more information on what a 1332 waiver could do for the Ohio market.

OAHU is a stakeholder in these recommendations with ODI. We have formed a task force to develop recommendations for consideration. Each local has a representative on this task force. We ask that your ideas be provided to the task force member in your local.

Barb Gerken, OAHU Vice Legislative Chair and member of the NAHU Legislative Council (bgerken@firstinsurancegrp.com) along with John Dodd, OAHU President Elect (john@nubgroup.com) will be leading this task force.

Task force members are:

CAHU - Linda FreemanWalker - lfreemanwalker@dehaninsurance.com

GCAHU - Danny Bradford - Dbradford@crnstone.com

NEOAHU - Stan Sieniawski - sasieniawski@insureonebenefits.com

NWOAHU - Karen Irwin - karen@bradfordriskmanagement.com

WRAHU - Connie Gerba - cgerba@gilbertsriskolutions.com

We value the opinion of all of our members. So please provide us with your ideas and help strengthen the Ohio market!

Thank you to all of our members that have submitted your information for the Find An Agent link on the healthbenefitsohio.com website. We will be clearing the 2017 Individual Marketplace Certified and 2016 Shop Marketplace Certified under the "Agent Services" of all listings to update for 2018. Watch your email for instructions on how to have your information updated once you are certified for the 2018 plan year.

It is VERY important that you follow the directions in that email to be sure 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.

OHIO BALLOT ISSUE 2 - OHIO DRUG RELIEF ACT

Ohio Ballot Issue 2, Ohio Drug Price Relief Act, if passed, would require the state and state agencies to pay no more for prescription drugs than the lowest price paid by the U.S. Department of Veterans Affairs (VA). It takes a further step of giving the four named sponsors of the bill the ability to intervene, at the taxpayer expense, in any legal challenges that may be filed against it if it becomes law. The ballot is very similar to one that was defeated last year in California by a 53-47% margin. While this issue may impact healthcare reform in Ohio, it is not part of the bigger "repeal and replace" conversation occurring in Washington D.C.

FUNDING

The main source of funding for the bill is provided by a California activist, Michael Weinstein. Mr. Weinstein's business, AIDS Healthcare Foundation (AHF), headquartered in Los Angeles, CA, makes 80% of its revenue from the sale of prescription drugs. Ohio Taxpayers for Lower Drug Prices is the name of the campaign pledging support for the ballot language. As of August 28, 2017, they have raised almost \$6.23 million, 99.99% of which came from AHF. Opponents of the bill, Ohioans Against the Deceptive RX Ballot Issue, have raised \$16.23 million from Pharmaceutical Research and Manufacturers of America (PhRMA) and a PhRMA subsidiary.

PROPONENT OVERVIEW

Ohio taxpayers are overpaying for prescriptions because of "greedy drug companies". Ohio government agencies will be required to use their combined negotiating strength to obtain significantly lower prices for the drugs they purchase. Four million Ohio residents would benefit from the passage of the measure. Taxpayer-funded health programs could save as much as \$536 million annually according to the proponent-funded study by Maxwell J. Mehlman, law professor and director of the Law-Medicine Center at Case Western Reserve University School of Law.

OPPONENT OVERVIEW

The VA negotiates drug prices directly with drug manufacturers and typically pays 20 to 24 percent less than other agencies for prescription drugs. Medicaid, which accounts for 75% of the Ohio prescription drug purchase, receives a 23.1% federally mandated discount. The amount of money the state would spend to implement the program would far outweigh any benefits from the savings. The savings would not be applied to group or individual plans but only to plans for which the state purchases prescriptions. It is likely that the cost for those under private insurance will increase as to absorb the discounts provided under this bill. A study by Vorys Health Care Advisors, financed by the opposition, suggests that the measure would have the opposite effect of driving prices up as drug manufacturers would no longer be willing to voluntarily negotiate additional discounts for veterans if they know the discounts would apply to millions of additional patients.

More information on both sides of the issue can be found on the parties' respective websites and

[Ballotpedia](#)

Proponents: Yes on Issue 2 <http://www.yesonissue2.com>

Opponents: Ohioans Against the Deceptive RX Ballot Issue <http://www.deceptiverxissue.org>

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

Columbus

www.columbusahu.org

October Meeting

On Tuesday, October 10 at J Liu's Restaurant Holly Saelens, Vice President, Government Contracts at Molina Healthcare of Ohio Inc - National and State Health Policy Updates - What to expect in 2018? [RSVP](#)

Social Event

A free event on October 3 at Bar Louie Polaris. CAHU Members and their guests who like to have a fun and are willing to endure the investment and contribution that comes with having fun. [Please RSVP here](#)

Northwest

www.nwoahu.org

Fall Products Roll Out

September 27 at Monclova Community Center. Join us as the carriers present what's new for 2018. We will be presenting the group health options in the morning and then individual and Medicare options in the afternoon. [Register](#)

Western Reserve

www.wrahu.org

Trends in Group Disability

October 12 at Upstairs Restaurant & Lounge.

[Register now](#)

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.

Let BBC Help You Save on Fall Fun!

Cedar Point Halloweekends in Sandusky, OH
Kings Island Haunt in Mason, OH
Pioneer Waterland Fear Fest in Chardon, OH
Splash Lagoon in Erie, PA
HersheyPark in the Dark in Hershey, PA
Idlewild HalloBoo in Ligonier, PA

And lots more at www.bestbenefitsclub.com!

How do you get the discounts? Best Benefits Club is primarily web-based. Just go to 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

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