



HealthLines

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President's Message - Educating America

by Carol Conway, MBA, RHU, CDHC certified,
OAHU President

When Scott Leavitt, NAHU President, took office in July, 2008, his platform was to "Educate America." Under new national leadership and the health care focus, many of those who we trust to move our nation forward don't really understand the impact of their decisions. And most do not know the valuable role that

the health insurance agent plays in the industry. NAHU has been extremely busy educating those on Capitol Hill and the public in general.

During the fourth quarter of 2008, NAHU:

- Held 24 briefings from inside-the-beltway groups such as the American Enterprise Institute, the American Center for Progress, and more.
- Held four hearings and 33 coalition meetings.
- Was featured 286 times in a variety of media including print articles, radio and television spots.
- Staff members made 57 visits to Capitol Hill and federal agencies on NAHU health issues.
- Issued more than a dozen press releases and media advisories on important issues such as uninsured health care costs, single-payor healthcare, and mental health parity.
- Launched the Faces of the Uninsured website.

Now it's OUR TURN! I challenge every OAHU member to help Educate America. It is as easy as sharing with another agent how important his or her involvement is to the future of health care and how important it is to continue that involvement in the future.

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SAVE THE DATE!

**April 28th
Day at the Statehouse**

**May 21st
OAHU Annual Meeting/
Awards Luncheon/
Leadership Training**

2009 OAHU Calendar

Board meetings and Legislative Council meetings are held the third Thursday of every month either by conference call or at the Ohio Computer Learning Center in Columbus from September through April.

February 18, 2009 - Conference Call

March 19, 2009 - Columbus

April 16, 2009 - Conference Call

May 21, 2009 - Columbus



OAHU Executive Committee

Carol Conway . . . President

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Bob Lackey . . . Vice President

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OAHU Accomplishments

by Carol Conway, MBA, RHU, CDHC certified, OAHU President

Members periodically ask me about the focus of the organization, both legislatively and non-legislatively. Such is a fair question since we are representing you, our Ohio NAHU members.

Our strategic planning of 2008 provided a roadmap of the direction for the state and Ohio local organizations:

- Develop additional communication tools to inform and educate our members and the public.
- Continue to be recognized within the legislative, regulative and public sectors as the authority on matters of health insurance.
- Grow membership 20% within three years.
- Grow PAC contributions to \$40,000 in five years, with 100% participation from Board and committee chairs in all chapters.

[Click here to view the Strategic Plan](#)

To support these goals, we have:

- Updated our website – www.ohioahu.org - with even more current information, links and a protected members only section.
- Provided weekly legislative updates.
- Filed and provided CE classes on real-time topics such as Single Payor, Connector plans, and current state legislative and regulatory issues.
- Provided programs to Rotary, NAIFA, and other organizations to educate on topics of interest.
- Printed and provided at no charge to members the Role of the Agent brochure, to assist in educating our clients/prospects/legislators as to the value of our role in the industry.
- An OAHU Legislative Chair was a member of the Governor's State Coverage Initiative (SCI) Advisory Committee.
- Two OAHU members currently serve on the School Employees' Health Care Board Advisory Committee.
- An OAHU member serves on the Ohio Department of Insurance's Agent Education Advisory Committee.
- Provided ongoing advocacy for the development of a High Risk Pool.
- Worked with legislators and stakeholders in an attempt to develop a consensus on possible health insurance legislative initiatives.
- Developed and provided a common new prospect packet for the recruitment of new members throughout the state.
- Worked with General Agencies throughout the state for the recruitment of new members.
- Developed a team approach and program to present to large key agencies and carriers on the importance of the organization and the future of the insurance agent.
- Developed an annual Ohio leadership training program and manual for all current and new board and committee members.

The OAHU Board continues to look for ways to improve our programs, processes and communication. We have worked diligently to improve our services for you through the last several years while at the same time becoming fiscally responsible to our members. But we can't do this alone!!! We need your support, your time and your input.

Please let us know if we are meeting your needs as an organization.

[Click here to complete a brief survey.](#)

Around the State - Local News

Northeast

by **Randy Klein, President**
rklein@gbasolutions.com

The Northeast Ohio Chapter of N.A.H.U. is doing great. We have one of the most successful Product EXPO's in the country. Our golf outings always well attended. Our Chapter is one of the few left in the country that continues to offer free C.E. to our members. We have brought in nationally known speakers in Stephen Moses and Grace-Marie Turner. The vendors in our area have been very generous in their sponsorship of our events. The list goes on and on... Why Rock the Boat?!

Why? Because the dynamics of our industry is changing. Because the economy of our country is in crisis. And because of this crisis we now have some of our elected officials using this crisis to push forward their agenda which will directly affect how healthcare is delivered to our citizens. Sponsorships in all areas are being scaled back or terminated. Buick and Tiger Woods, Home Depot and future Olympians are some examples.

The House recently passed the State Children's Health Insurance Program. The bill changes the rules of the game, making it much easier for states like New York to put children from families making up to \$84,800 a year on this publicly-funded program. In addition, generous "income disregards" will be allowed, which means that a family can subtract things such as rent or mortgage payments, heating, or food costs from its income in calculating eligibility. That means that children in families making well over \$100,000 a year will be eligible for SCHIP! It doesn't take much imagination to realize the goal is to get as many people as possible on public coverage and have our children grow up thinking they get their health insurance from the government. In addition, how will the COBRA portion of the "stimulus" bill affect small businesses and their ability to obtain health insurance for their employees at a reasonable cost?

NEOHUA's board feels that the time is now for "stepping outside the box" and changing the way we do business.

Our chapter cannot continue to thrive maintaining the status quo. The big change we will be instituting is that we will be eliminating either October or December and May in regards to our monthly business meeting/C.E. and replacing it with our "Healthcare Reform Speakers Series". Our goal is to bring to our members nationally known and respected men and women to speak on the healthcare issues of the day. These events will be held at LaCentre in Westlake. The costs to attend will vary with the expenses associated with the speaker. Our next scheduled event in this series will be held at LaCentre on May 18, 2009. Our featured speaker will be Stuart E. Browning. Stuart E. Browning is a technology entrepreneur, film director, producer, and political commentator.

He has produced and directed The Free Market Cure Video Series, a collection of short films dedicated to informing Americans about the dangers of collectivized medicine and the benefits of free markets in health care. In addition, Mr. Browning's video A Short Course in Brain Surgery (2006) has now been viewed over 2 million times on the internet and has been instrumental in sparking a debate among many Americans about the wisdom of allowing a government takeover of our health care system. The film highlights the plight of an Ontario man with a cancerous brain tumor who crossed the border to the U.S. to get the medical care that is rationed in Canada. For our April CE Program, we are very pleased to announce that NAHU's current president, Scott Leavitt will be our featured speaker.

One thing that will not change will be our NEOUHA's annual golf outing. Kudos to Andrea Poklar-Byrne for looking at various courses and procuring Sleepy Hollow as the venue for this event. Lastly, due to our board's fundraising and stewardship of our existing funds, I am proud to again announce that our chapter will reimburse any member expressing a desire to attend NAHU's Capitol Conference held from March 29 to April 1, 2009 in Washington D.C. Reimbursable items include airfare (based on lowest airfare rates), hotel

room (based on double occupancy) and Registration Fees. This is a wonderful and very worthwhile Conference and we welcome your attendance.

Exerted with permission from the February 2009 issue of NEOHUA's newsletter.

Northwest

by **Lee Hitchings, President**
lee@hitchingsinsurance.com

The winter has been busy for the Northwest Ohio Association of Health Underwriters. We tried something different by having our February membership meeting in Findlay, Ohio. Almost half of our membership comes from the areas outside of Toledo/Lucas County proper. We thought we would reward our many loyal members in the southern part of our geographic area by "taking the meeting to them".

We thank our many carrier partners for their contributions to our organization. We are busy planning for the Capital Conference and our Products Fair which will be held in the spring. We are also getting our delegation put together for the National Convention in New York. The Northwest Ohio Association is also getting prepared to do its part in the upcoming discussions that will be happening on the National level with a new administration in the White House.

OAHU Day at the Statehouse

Mark your calendars for Tuesday, April 28! With one-third of the legislators being newly elected, this event is more important than ever. Healthcare is an important issue not only at the national level but also at the state level. Medicaid program funding and eligibility is a major concern, as is the uninsured. Bills will start to be re-introduced for healthcare mandates.

This is OUR time to meet with legislators and discuss these important issues. More importantly, this is our time

to let them know we are a resource for them when these issues arise. We need OAHU members from all parts of the state to “storm the capitol”- Plan to be a part of this important event!

The Day at the Statehouse will be an all day event, with speakers in the morning, legislative appointments in the afternoon and a legislative reception in the evening, wrapping up around 7:00. Details will be available within the next 30 days!!!!

President's Message Continued

Other ways that OAHU members can educate Ohio are:

- Keep on hand and distribute to your clients/prospects the OAHU “Role of the Agent” brochure - available on the website or by contacting the OAHU administration offices.
- Educate your clients/prospects on the value that you provide to them.
- Educate your clients/prospects on the effects of some of the decisions that are being considered in Washington and in Columbus.
- Share programs such as “Healthy Access” and “Three Myths of the Single Payor” to other organizations you work with.
- Introduce yourself to your local Ohio legislator and ask him to use you as a resource on healthcare issues.
- Plan to participate in the OAHU Day at the Statehouse on April 28.

We may think that our job should be getting easier, when in reality it has just begun!! Help us spread the word and EDUCATE OHIO!!



BEST LIFE
BEST Life and Health Insurance Company

**Ever want to construct
your own medical plans?**

BEST Life's medical plans are designed in a "Build Your Own" format, making it easy to meet the needs of your small business clients.

To find out more about these plans, visit
www.bestlife.com/designmedical/
or call 800.237.8543.

Help Spread the Word About OAHU CE Courses

At the December meeting, the OAHU board approved the offering of OAHU approved CE's to agents outside of the association. This is to support NAHU's goal of educating America. To view a listing of OAHU approved CE courses, please visit www.ohioahu.org.

Some of the newly approved courses which are very pertinent to the current situation that we face with our changing industry include:

- Three Myths of the Single Payor
- NAHU's Healthy Access Program
- Legal Considerations of a Connector Health Plan

Under the new policy, any OAHU member may present these CE's as long as they follow the OAHU CE procedure. Many of these courses are valuable in educating the general population, i.e., employers, healthcare workers, etc., so that they have an understanding of what some of these changes would really mean. Tim Barhorst, OAHU Media Relations Chair, is encouraging OAHU members to present this information as a guest speaker for Rotary and Kiwanis groups. You can help to educate America!!!!!! For more information on the courses and materials available, please contact admin@ohioahu.org.

Workers' Comp Group Rating Enrollment Deadline

February 27, 2009 is the filing date for the 2009-2010 workers' comp group rating year. Any employer wanting to participate in a Compensation Consultants Inc. (CCI) group rating program must fill out and return their enrollment packet to CCI by **February 20, 2009**.

OAHU agents participating in CCI's OAHU Agent Program should be receiving bi-weekly reports updating them on the status of their referrals. If your client has not yet selected a workers' comp group rating program, you can utilize your personal relationship to close the sale and earn 31.25% commission.

This program is easy to sell because of the value it provides your clients.

Selling Points: What's in it for your clients?

1. **High savings.** CCI is the largest third party administrator (TPA) in the state, saving 25,000 Ohio employers over \$1billion through group rating programs. It is important to work with a large TPA because the larger the TPA, the more tiers of savings they are able to offer; meaning CCI can fit your client at the highest savings they qualify for.
2. **Easy to participate.** All savings on your clients' workers' compensation premiums will be taken directly off their premium bills from BWC.
3. **No hidden fees.** Your clients' association dues are included in the administrative fees. Other group rating programs require employers to be a member of a sponsoring organization, such as a chamber of commerce or trade association.
4. **Strong partnership.** As a result of our industry expertise and best-in-class service, CCI has the highest client retention rate in the industry. CCI provides:
 - Quality claims management services
 - Experienced hearing representation
 - Additional risk management programs such as Safety Council or Drug Free Workplace.

If you encounter questions you are unable to answer when speaking to your client, please contact Mike Dove at 800.837.3200 x 7108 or mike.dove@ccitpa.com.

[For great tips on reducing workers' compensation claims, visit the OAHU website at www.ohioahu.org.](http://www.ohioahu.org)

Change is Coming

by John McGough, McGough & Associates, OAHU Lobbyist

During the recent presidential election, probably the most overused word was “change”. And, as we saw in the election of Barack Obama, many people stated that one of the principal reasons they voted for him was that it was time for a change. Now we are faced with one of the most severe recessions since The Great Depression and many are saying that we need to change the way that we do things. Some would say that change for the sake of change is not necessarily a good thing, but it can present the opportunity for positive change.

As we look at healthcare and health insurance in Ohio and throughout the country, I think it’s fair to say, whether we like it or not, change is coming. Whether it be the expansion of persons eligible for health insurance through Medicaid, additional government subsidies to purchase health insurance in the private sector, or mandates for persons to purchase insurance, changes in the health insurance system are likely to accelerate in the coming years.

With respect to OAHU’s legislative efforts at the state level, change is occurring given the fact that the Ohio House is now controlled by the Democrats for the first time in fourteen years. In addition, 32 of the 99 House members are serving in the Ohio Legislature for the first time. The new legislators will likely come to state government with new ideas and new ways of doing things and will be faced with many challenges as the State attempts to pass its budget during the first six

months of 2009. As has previously been reported, the State could need an additional \$7.3 billion just to pass a budget that provides funding at current levels.

Last year, OAHU Legislative Committee Chair Ken Statz served on Governor Strickland’s State Coverage Initiative (SCI) Advisory Committee. Ohio’s SCI report has been issued and includes some things that OAHU supports and others that we don’t support. However, the issuance of this report will likely accelerate efforts to reduce the number of uninsured in Ohio, which could bring further changes to Ohio’s health insurance system. OAHU will have its hands full working to ensure that reasonable private sector oriented solutions are included in any reform proposal.

So as a member of OAHU, I encourage you to get to know your current state representative and state senator so that you can become a resource when they are faced with health insurance related issues. Remember that you are the expert in this area and you can become a valuable resource when a legislator wants to understand the current health insurance system and your ideas for positive change. With your support, OAHU can continue to play a key role in the debate on how to provide affordable health insurance to more Ohioans and to better explain the role health insurance agents can play in achieving this goal.

Change is coming.

Award Worthy??

At the OAHU Annual Meeting scheduled for May 21, a few OAHU members will be receiving special recognition for the value they have added to their community and their association. We are looking for nominees for the following awards:

Distinguished Service Award: To be awarded to an OAHU member who represents professionalism in our association and has distinguished him/herself with the time and service they have unselfishly provided to our association during the past year.

Community Service Award: To be awarded to an OAHU member who has made a significant contribution in the past year or for their ongoing support to the community or a community agency.

Educator of the Year: To be awarded to an OAHU member who has done the most within the organization, other organizations or within the community to educate about OAHU, healthcare issues and the role of the agent.

If you know of anyone within the organization who meets any of these descriptions, provide a brief nomination to the President of your local chapter. Recommendation must be submitted no later than April 15, 2009.

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.

LPRT Discounts

Qualifiers at the Leading Producers and Presidents' Council levels of production receive a 5% discount on all NAHU services and meetings, including Capitol Conference and the Annual Convention. Qualifiers at the Eagle, Golden Eagle and Lifetime levels of production receive a 10% discount on all NAHU services and meetings.

The Leading Producers Round Table sponsors two NAHU web seminars each year that deal with advanced topics of interest to the top producers in the industry. The seminars are open to the general public, but all LPRT qualifiers are able to attend the LPRT-sponsored web seminars free of charge.

There is also an LPRT-focused educational track at the NAHU Annual Convention that, like the LPRT webinars, has an advanced focus.

Below is a list of the 2008 Ohio LPRT Qualifiers:

Timothy N. Barhorst – Eagle
Stephen C. Brubaker, LUTCF, RHU, CLU – Eagle
Deanna Cipriano – Leading Producer
Carol J. Conway, MBA, RHU, CDHC – Eagle - Agency
Jon C. Derryberry, LUTCF – Eagle
Linda M. Erlenbach, RHU – Lifetime
Ryan K. Harding, CSA - Lifetime and Qualifying, Eagle
Christopher W. Heiberger – Eagle - Carrier Rep
Frank E. Isabelle, II – Eagle
Lawrence Kaczmarek – Lifetime and Qualifying, President's Council
T. Darlene Kaczmarek, CSA, LTCIS – President's Council
Jeffrey J. Loughman – Eagle - Carrier Rep
Aaron J. Miller – Golden Eagle - Carrier Rep
George W. Morris, III, CFP – Golden Eagle - Carrier Rep
Frank R. Novy – President's Council
Diane M. Oliver – Golden Eagle - Carrier Rep
Dennis J. Recker – Eagle
Katharine Statz – President's Council
Kenneth J. Statz – President's Council
Howard W. Wilson, RHU, LUTCF – Eagle
John Woods – Eagle
James S. Wyse – President's Council
Robert H. Zirker, III, LTCP – President's Council
Robert H. Zirker, Jr., CLTC, LPRT – Lifetime

Will You Be On the List in 2009?

The application process is simple:

Go to www.ohioahu.org and log in to the member center to download the LPRT application - OR -
See page 28 and 29 of the February, 2009 edition of HIU Magazine.

Join the best in our industry – become an LPRT Qualifier!!!!!!