



HealthLines

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President's Message

by Stephen C. Brubaker LUTCF, RHU, CLU

Dear Fellow Health Underwriters:

As I write this article our Congress is preparing to vote on health care reform legislation. The BAUCUS bill in the Senate, thought to be the blueprint for legislation, is to be signed by President Obama.



The good news is the Senate version does not include a "public option" as in the House versions. The cost of the reform over the next 10 years is \$829 billion, but is expected to lower the deficit by \$81 billion. This bill creates massive new spending commitments (\$345 billion in Medicaid) that will inevitably explode over time and is paid for with huge tax increases (\$40 billion in insurance company health providers), plus phantom spending cuts that will never happen in practice. Medicare Advantage funding will be cut by \$117 billion.

There were over 564 amendments proposed, yet few were actually added. One of the last minute amendments weakened the individual insurance mandates by lowering the penalties to enroll. The CBO expects 23 million insureds not covered by employer plans to enroll by 2019 inside "Insurance Exchanges". Enrollment is limited to those earning less than 400% of the federal poverty level (\$88,000 for a family of four). Penalties for not enrolling were dropped from \$1900 down to \$800. This change is expected to create a marketplace where people wait to buy coverage until they get sick. This is already happening in the Massachusetts Exchange.

Finally, here in Ohio the ODI will be instituting new open enrollment rules effective January 1, 2010. The draft rule will provide guidance to carriers to what they must do to provide easy access to open enrollment information to consumers and agents.

There is also a new collaboration of insurers in Ohio with the AVAILITY Model, including 93% of the market with Aetna, Wellpoint, Cigna, Kaiser, MMO, UHC, and Humana participating. This new network will allow office staff to quickly determine eligibility and benefit information and access current accurate information on claims status.



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OAHU Office Holiday Hours

Please be aware that the OAHU office will be closed November 26 & 27 for Thanksgiving and December 24 through January 3 for the Holidays.

Voice mail and e-mails will be checked periodically during this time. The office will reopen at 9:00 AM on January 4 for the start of 2010.



2009-2010 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.

November 19, 2009 - Columbus

December 17, 2009 - Conference Call

January 21, 2010 - Columbus

February 18, 2010 - Conference Call

March 18, 2010 - Columbus

April 15, 2010 - Conference Call

May 20, 2010 - Columbus



OAHU Executive Committee

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OAHU Office

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OAHU Job Central

Have a job opening? Remember to utilize the OAHU job bank - Job Central. Job Central allows carriers, agencies and other businesses to post an open position opportunity on the OAHU website. We know that the best way to attract new hires is by word of mouth, so what better way to find that new employee or look for the next career move!!!!!!

The posted job opening will appear for a minimum of 30 days unless the job is filled in less time. The fee for a listing is \$100.00 for the first month and \$60 per month if you decide to extend the listing for another month. To post a job opening, go to www.ohioahu.org and click on the Job Bank link. The list of current job openings will appear along with a link to a form you can fill out to submit a job. Once you've submitted the job, please send a check to the OAHU office in the amount of \$100.00. Your job opening will appear on the OAHU Job Central after your check has been received.



OAHU Member Benefit - Best Benefits Club

Did you know that 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 nation.

How do you get the discounts? Best Benefits Club is primarily web-based. Just go to www.bbcmember.com and enter your OAHU password, OAHU0613. Each of the listings will tell you how to obtain the discount - whether you need to print off a coupon, order tickets in advance from the BBC office, or show proof of membership (Proof of membership card can be printed directly off of the website after logging in).

You will find discounts on amusement and water parks (Cedar Point, Kings Island, Great Wolf Lodge...), movie tickets (AMC, Regal, Cinemark), zoos (Cleveland, Columbus, Cincinnati, Toledo and Pittsburgh), museums, auto purchase and repair, restaurants, vacations, Costco and much more. Remember to check out the website for ways to save on your holiday gifts too!

Looking for discounts on company outings, printing or catering? Visit <http://employer.bbcmember.com> for business related savings.

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!



Congratulations to OAHU member Erin Hull who won an overnight stay at any Motel 6 location after playing the BBC game Where's Benny in August! Take a look at the homepage of www.bbcmember.com to find out how you can play and win too!

Why Participate in the OAHU Agents Workers' Compensation Group Rating Program?



CareWorks
Consultants Inc.

OAHU partners with CareWorks Consultants Inc. (CCI) to offer the OAHU Workers' Compensation Group Rating Program. The program is a simple way for agents to increase their current per client income with a minimum effort.

Through the group rating program, your clients and potential clients can save up to the maximum discount offered by BWC, down to a lesser percentage for companies with claims, while you make 31.25% commission for selling them this valuable service. The group rating program is an instant door opener. By saving existing and potential clients significant money on their workers' compensation premiums, members can create an opportunity to sell them other product lines.

Annually, the top 4 producers receive over \$5,000 from CCI for asking their clients if they can quote their Workers' Compensation.

Agency 1: \$6,931

Agency 2: \$5,887

Agency 3: \$5,172

Agency 4: \$5,138

Take a look at using this member benefit to easily expand your business and earn additional money on your current client base. You will find the program extremely simple to use because CareWorks Consultants provides all interested members with the tools to market the program. Agents/financial advisors just need to have their clients complete and return a short form, and CCI does the rest. Clients are automatically renewed in the group rating program every year, if qualified, and agents automatically receive annual commission.

The process is simple and CCI professionals follow up to close the sale. All the agent has to do is have the Form AC-3 (Temporary Authorization) signed by their client. This form is then faxed/mailed or e-mailed to CCI and we will then review their claims experience and send them a quote if they qualify. OAHU agents receive the highest commission in the industry. To get enrolled in this program, please call Colleen Culp at 1-800-837-3200 x7228.

Licensed Agents Need to be Compliant with Ohio's Tax and Insurance Laws

The Ohio Department of Insurance and the Ohio Attorney General's Office recently learned that Ohio insurance agents and agencies owe more than \$16.5 million in outstanding income taxes.

In order to prompt compliance with Ohio's insurance and tax laws, the Department, in the near future, will be mailing licensed individuals and entities who have outstanding tax liens information explaining who they should contact to resolve their outstanding tax obligations. Individuals contacted will additionally be encouraged to take proactive measures to satisfy their tax obligations or enter into a payment plan with the AG's office by December 31, 2009.

As Ohio Revised Code 3905.14(B)(14) states, the superintendent of insurance may suspend, revoke or fail to renew any license of an insurance agent who fails to comply with an administrative or court order directing the payment of state income tax, agents who fail to take measures to resolve their outstanding tax obligations may face administrative action on their license.

Information courtesy of Lori Stewart, Public Liason, Ohio Department of Insurance

Around the State - Local News

Northeast

by Larry Kaczmarek, President
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Weathering the Storm

It looks like we are down to the final stretch on the Health Care Reform legislation. It is still a definite maybe when it comes to whether we will have some kind of reform passed or whether the whole thing will crash and burn. The President still has his allies in Pelosi and Reid that could force the vote and cause passage under the reconciliation process, but the pundits remain divided as to whether this would be a wise move for an administration that is struggling in the polls and facing many more challenges that so far are being handled badly or not at all (Afghanistan and Iran for example).

Through all this we must keep on working and serving our clients. Admittedly, there are times when this can be a bit of an ordeal when faced with this uncertainty, but persevere we must. This especially falls true for the schedule and agenda of NEOHUA. We are going to have some excellent programs between now and June including a large amount of Continuing Education, special events, and exciting and informative speakers.

The CEBS Classes kicked off on the 5th of October with our own Ingrid Martin serving as the instructor. Those that enrolled should find this to be an exciting and challenging designation to work towards. Joe Blasko is working on a very special guest speaker for our event to

be held in December. More information will follow soon. Darlene Kaczmarek and the Expo Committee are working diligently on another fun and informative Expo in March that will include a very entertaining and special CE event. All of this combined with the work of the Community Service Committee's special fund raisers for various charities, and the Legislation Committee's continued quest to keep us informed make for exciting times for me.

I truly feel we will have some form of Health Care Reform passed because without it this Presidency may not recover the prominence needed to successfully win a second four year term. But I feel what will pass will be quite tempered and still include our contributions to the process.

In the meantime we must keep on working to educate our clients, supporting those politicians that support us, and looking forward to times when, hopefully, our jobs will be less stressful.

Quote of the day: *Ronald Reagan once said that he had heard that "politics is the second oldest profession, and the only problem I have is telling the difference between it and the first".*

Northwest

by Craig Gordon, President
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NWOAHU accomplishments were many following our first meeting after the summer break. The meeting kicked

off with the introduction of officers and chairman. We were able to approve and adopt our By-Laws by unanimous support. Our strategy and mission statement was reviewed and accepted by the membership as well.

The highlights of the meeting included Kathy Lee, Membership Chair, signing two new members. We also had several members pledging to HUPAC. Thanks to Denny Recker, HUPAC chair, and Patrick Paule, Legislation Chair, for presenting convincing statements and materials.

Special thanks thanks to OAHU for the sponsorship and Belinda Brooks, Programs Chair, for a very well organized and well attended meeting.

John McGough spent time with our members going over the current health care reform that is happening in Washington and Columbus, leaving our members very well informed and energized.

Our October meeting included the CEO of St. Lukes Hospital giving his insights on the current reform and how it will affect his hospital. NWOAHU will be sponsoring a Super CE day in December.

NWOAHU continues to reach out to our members and non-members to inform of the latest developments in health care reform via email blasts. We are urging them to continue to fight and keep our politicians informed of factual assets our agents and companies can, and do, bring to Americans.



SAVE THE DATE!

Upcoming NWOAHU
meetings:
Dec 15, 2009
April 6, 2010

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