



January 2005

OAHU HealthLines

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Capitol Conference in Washington, D.C.

Thank you to the following members for committing their time to attend Capitol Conference in Washington, D. C. in February:

OHCINCINN KROSS, DAVID
OHCINCINN MCCONNAUGHEY, JOHN
OHCINCINN QUIRK, ROBERT
OHCINCINN SHEEHAN, FRANCES
OHCOLUMBUS AYERS, RANDOLPH
OHCOLUMBUS BRUBAKER, STEPHEN
OHCOLUMBUS CLINE-MULLINS, TINA
OHCOLUMBUS CONRAD, KEVIN
OHCOLUMBUS HEIBERGER, CHRISTOPHER
OHCOLUMBUS HOKES, SHEILA
OHCOLUMBUS MAY, JOHN
OHCOLUMBUS MCCOOL, PHILLIP
OHCOLUMBUS MCGOUGH, JOHN
OHCOLUMBUS MOORE, MICHAEL
OHCOLUMBUS NIELSEN, KIRBY
OHCOLUMBUS RACHER, LOU
OHCOLUMBUS SHOEMAKER, KEITH
OHNORTHEAST BOGUCKI, RICHARD
OHNORTHEAST BOOP, DEBORAH
OHNORTHEAST HACH-WILKINS, LAUREN
OHNORTHEAST KACZMAREK, LARRY
OHNORTHEAST KACZMAREK, T. DARLENE
OHNORTHEAST KLEIN, RANDY
OHNORTHEAST LAMM, ROBERT
OHNORTHEAST MYERS, ROBERT
OHNORTHEAST NOVY, FRANK
OHNORTHEAST PARENT, JOE
OHNORTHEAST ROOY, CLAYTON
OHNORTHEAST STATZ, KATHARINE
OHNORTHEAST STATZ, KENNETH
OHNORTHEAST STEELE, CAROL
OHNORTHEAST TITTERINGTON, SUSAN
OHNORTHWEST CIESIELCZYK, MELINDA
OHNORTHWEST HUGHES, KATHLEEN
OHNORTHWEST HUGHES, STEPHANIE
OHNORTHWEST MCCLUNG, DENNIS
OHNORTHWEST WOROSHER, TIMOTHY



Kathy Hughes, President

As a New OAHU Year Begins...

Capitol Conference is looming in the near future and with that, are thoughts of what will be in store for Health Insurance professionals for 2005. I know I am anxious to speak with the Congressmen and Senators about their thoughts of what ideas are floating around Washington. The speakers at the general sessions will enlighten us to some of the new rumblings the healthcare arena. Will there be a simple solution to this crisis? I think we all know the answer to that question.

There will never be a solution to this problem as there are too many factors that are driving the health insurance costs so high. Factors that are out of the control of one industry. There is some blame to be laid with the health insurance carriers as most seem to mark a profit even when things are bad, but they are not the total purveyors of bad news. There are the trial lawyers, the physicians, the hospitals, medical technology, drug companies and even the insureds themselves that all have a hand in this.

Even with all of those mitigating factors, it would never be a good solution to turn this mess over to a government run entity. In the state of Ohio we are actually going to be faced with that situation with the "Span Ohio" plan that is being proposed for ballot in Ohio. If you have not previously heard of this, it would be time well spent to go to the OAHU website and read for yourself what is coming up for us in Ohio. This association will do everything within our power to protect our industry that we know better than anyone from certain doom. We will also need the help of our members to get the word out to the public in Ohio about where certain factions are trying to steer their healthcare insurance. You owe it to yourself and your clients to become an informed person about this topic. Let's not allow people that do not understand our industry to destroy it.

OAHU Executive Board

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Membership News

by Belinda Brooks, Chair
Randy Ayers, Retention Chair

We have started a statewide campaign to recruit new members with the help of NAHU. Starting in January NAHU made it possible for OAHU to mail over 3,100 copies of HIU magazine to our potential new members. They will be receive 4 months for free.

We will be working very closely with the local chapters to sponsor a membership event to introduce our association to the potential new members. We are hopeful that our membership will grow 10% in the upcoming year. Please let us know if you have any questions. We look forward to serving on the membership committee and expect to have a great year.

An Important Message for thee OAHU Legislative Council

by Carol Steele, 2004 OAHU Legislative Chair

TORT REFORM LEGISLATION GOES TO GOVERNOR FOR SIGNATURE

On December 8, 2004 the Ohio House of Representatives finally passed S.B. 80, Ohio's tort reform legislation, after weeks of maneuvering between the House, Senate and Governor's office. A week earlier, the House Judiciary Committee reported S.B. 80 in a watered-down version from what had been passed by the Senate. OAHU has supported this legislation through the Ohio Alliance for Civil Justice, but was opposed to the House Judiciary's version of the bill. Ultimately, the house passed a version of S.B. 80 that could be supported by both the Ohio Senate and the Alliance.

These are some of the highlights of the bill:

Caps on noneconomic damages will remain for non-catastrophic injuries at \$500,000 per incident and \$350,000 per person. The bill, however, contains no caps for catastrophic cases (i.e. cases involving loss of limb or permanent disfigurement.)

Punitive damages are capped at \$350,000 for an individual or business with 100 or fewer employees or a manufacturing business with 500 or fewer employees. There are no caps on awards against larger businesses, however, judges are required to review damage awards and reduce them if they are excessive.

A new issue that surfaced during the debate of this bill was the issue of subrogation. The House was concerned with a recent Ohio Supreme Court decision upholding a subrogation contract between an insurance company and an insured. The Ohio House had a concern (as did trial attorneys) that such a restrictive interpretation would negatively affect both victims and attorneys in collecting their fees. After several attempts to work out compromise legislation, a study committee was established to make recommendations to address the subrogation issue.

Missing from the House-passed version of the legislation was a "loser pays" provision and limits on attorney fees. The Ohio Academy of Trial Attorneys supported removal of both issues. Governor Taft is expected to sign S.B. 80 into law in the near future.

UPDATE ON HIGH RISK POOL LEGISLATION

Now that we've entered into a new session of the Ohio Legislature, we must reintroduce our legislation for the High Risk Pool. Our goal is to be able to do that within the next few months. The Ohio Department of Insurance has contracted with a Colorado company to do a feasibility study for our State. The company has extensive experience with high risk pools in other states and a positive report will give our bill greater credibility with legislators. The results of that study are expected the first quarter of this year and will be the determining factor in whether or not we reintroduce the legislation.

OTHER PENDING LEGISLATION

The beginning of a new Ohio Legislative Session requires legislation that was pending in the previous session to be reintroduced this year. Our lobbyists believe that much of the

same legislation that was pending in 2004 will be reintroduced in 2005, including mental health parity and any willing pharmacy legislation. Politics is a never-ending cycle. While the wheels of politics turn very slowly and it seems like we're bringing you the same issues and pending bills over and over again, your continued education of the issues and your responses to our requests for communication to your legislators on these issues is VITAL!

A NEW STATE LEGISLATIVE COMMITTEE CHAIRPERSON

As of January 1, 2005, my term as Ohio State Legislative Chairperson has ended and I've turned over the reign to Dave Kross from the Cincinnati Chapter. Dave has been actively involved and a tireless and devoted member in all aspects of OAHU for many years. He will do an outstanding job of keeping you informed of legislative activities.

The next couple of years are going to present unprecedented challenges in our industry and I encourage each and every one of you to take an active part in assisting the Legislative Committee in maintaining the free market system of health care. Single payer legislation is looming large in the background and we anticipate it surfacing in 2006 with the next Gubernatorial race. You cannot afford to sit back and assume that others will do the work for you. This fight will be a battle that requires all of you to step up to the plate and take an active role in educating yourself and your clients on all issues of a single payer system.

You will see more information from OAHU and other groups and associations as this issue unfolds. GET INVOLVED. Your future depends on it.

Thank you for allowing me to represent you on the State and local levels. I will continue to be involved and look forward to assisting Dave.

Honoring everyday people who do extraordinary things Ohio Safety Congress & Expo celebrates 75 years by recognizing the heroes among us

In 1927, Babe Ruth hit 60 homeruns, the last Model T Ford rolled off the assembly line, Charles A. Lindbergh flew across the Atlantic and the first Ohio Safety Congress & Expo was held in Columbus, Ohio.

"Safety Congress began as a way for Ohio employers to communicate about workplace safety issues, and today, that mission is still alive and well," said James Conrad, BWC Administrator and CEO. "The event has not only brought the occupational safety and health community together for the past 75 years, but also has remained an excellent forum for innovative, cost-efficient and effective workplace safety initiatives."

As in years past, world-class speakers will be on hand to inspire attendees. BWC has compiled a cast of heroes to help celebrate the golden anniversary of the Safety Congress & Expo.

- Johnny Bench, former Cincinnati Red and member of the Baseball Hall of Fame, will speak March 29 about the definition of success.
- Charlie Morecraft will speak about his near-fatal workplace injury on March 30.
- Both Captain Charlie Plumb and General Jack Keane will share their experiences in the United States Armed Services on the final day of Safety Congress, March 31.

This year, vendors will be able to sell their products on the show room floor for the first time ever. At the Expo Marketplace, safety professionals will be able to leave the event with safety equipment and immediately use it in their workplace. The 75th anniversary congress will also feature new sessions regarding wellness, disaster management, aging work force, small businesses and work force diversity.

A crowd favorite, the Ohio Forklift Rodeo Championship, will mark its final year at Safety Congress. Teams representing employers from all over the state will compete in real-life situations to see who can maneuver a forklift most safely and efficiently.

After 75 years, and over 150,000 attendees, Safety Congress is the second largest occupational safety and health event in the nation. With more than 150 hours of educational sessions and 200 exhibitors, professionals are exposed to cutting edge workplace safety information.

For additional information on Safety Congress, including information on seminars, continuing education, and the expo area and advance registration, please visit BWC's Web site at ohiobwc.com or call 1-800-OHIOBWC. Attendees also can register onsite.