



# OAHU HealthLines

September 2005

P.O. Box 12042, Columbus, Ohio 43212

Phone: (614) 488-7009 FAX (614) 488-7005 Email: [oahu@iwaynet.net](mailto:oahu@iwaynet.net)

## Do Your Part! Contribute to OAHU PAC

By Denny Recker, OAHU PAC Co-chair

The Political Action Committee (PAC) is continuing to steadily build a stronger organization each year. Our industry continues to have its share of important issues considered by the legislature, the executive branch, and the judicial branch every year. The specific issues change but one thing is certain, the regulatory environment for our industry is not going to get any easier. The OAHU PAC continues to cultivate meaningful relationships with legislators and other state office holders so your voice is heard on these important issues.

With the success of last fall's Emergency Election Year Campaign, OAHU was a factor in many important campaigns resulting from the OAHU PAC. We are now already building for the next election cycle. The current annual drive is still producing a few new contributors, but we have a long way to go to reach our goal of 100% participation. In response to the annual drive, we have about 120 contributors in 2005, or about 15% of membership. These contributors are leading the way but need your help to put us over the top as one of the leading PACs in Ohio. Our favorite contributions are monthly automatic payments through checking accounts or credit cards. We raise about \$1000 a month this way. Our goal is to raise this to \$2000 and collect the balance through annual contributions.

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## As a New OAHU Year Begins...

by President Michael Moore

As a new year begins with OAHU it's important for us to sit back and reflect on what we have accomplished over the past years. Not only do we need to continue to work on our successes but also we need to work at pulling our assets together to strengthen our association and guarantee it's future effectiveness.

Looking back on past endeavors I'm proud to see the major improvements we have made in all areas. Our commitment with CCI continues to grow, we are enhancing our use of Clary Communications – making them a more productive tool for the association, and our work in the legislative arena is the envy of most states!

So as the incoming president I ask myself, "What can I do this year to keep what we have done to date working at top capacity, and is there anything else we need to do to ensure the continued success we have so long enjoyed."

It's easy for one to sit back and enjoy the successes of past endeavors, however, I'm a true believer that we must never forget the foundation that supports everything we have and believe in.

This year we will focus on three areas - administration, membership, and legislation. Below is a brief rundown on each area. As you read this "To-Do" list keep in mind that this will take the efforts of all of us:

### 1) Administration

- a. Update the roles of the executive board, state board and locals.
- b. Place more importance on the guidelines of the NAHU Landmark Award.
- c. Work closer with CCI to enhance and secure our involvement with them

### 2) Legislative

- a. Increase our support to Leg. financially and with more manpower.
- b. Create a system to improve communication between Leg. and the members.
- c. Greatly increase the contributions to OAHUPAC.

### 3) Membership

- a. Increase Membership to 1,001 or more members statewide by yearend.
- b. Improve retention to 90% or better.
- c. Increase benefits to members.

Thank you, in advance, everyone for his or her help and support. Ohio has always been blessed with the best membership and administrative support around. Here's to a great year and a better future!

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## 2005 Ohio Calendar

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Board Meetings and  
Legislative Council Meetings:  
September 15, 2005  
October 20, 2005  
November 17, 2005  
December 15, 2005

All above meetings are held at 2600  
Corporate Exchange Blvd. in Columbus

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## OAHU Executive Board

Mike Moore . . . . . President  
mimoore1@msn.com

Frank Novy . . . . . Vice President  
[Fnovy@QASdirect.com](mailto:Fnovy@QASdirect.com)

Mike Stahanczyk. . . . . Sec'y/Treasurer  
mstahanczyk@humana.com

Carol Conway . . . . . Sec'y/Treasurer  
conwayc@nationwide.com

.Kathy Hughes. . . . . Past President  
kathyhughes@adelphia.net

OAHU Office:  
P. O. Box 12042  
Columbus, Ohio 43212  
Phone: 614-488-7009  
FAX: 614-488-7005  
oahu@iwaynet.net

## High Risk Pool Update

*By Dave Kross, OAHU Legislative Chair*

As many of you saw in OAHU's broadcast email, the Ohio Department of Insurance released the feasibility study on the High Risk Pool at the beginning of July. The study, completed by Leif Associates, Inc., clearly shows that only 1800 Ohioans are currently enrolled in either the open enrollment or HIPAA programs. A high risk pool could potentially reduce the number of uninsured here in Ohio by 17,250. That represents a nine fold increase in the number of Ohioans that would be insured compared to our current system.

The biggest hindrance to securing coverage is the cost of the monthly premiums. Under the current HIPAA program, premiums are capped at 2 times the midpoint rate charged any other individual to whom similar copayments and deductibles applied. The other current open enrollment programs are usually capped at either 2-1/2 times the highest rate charged or are actuarially derived depending on which program you are talking about. The high risk pool is designed to keep premiums lower by having a cap of 150% of the average medically underwritten health insurance rate (also referred to as the standard risk rate). This lower cap coupled with the standard risk rate should produce a much lower premium. Thus more Ohioans will be able to afford this coverage.

The Ohio Department of Insurance has helped facilitate discussions on improving Ohio's current system of open enrollment by potentially replacing it with a high risk pool. Again, only 1800 Ohioans have secured coverage under our current program.

The challenge for Ohio lawmakers still is the funding mechanism. OAHU along with the other interested parties participated in a meeting called by Senator Lynn Wachtmann to address issues relating to the establishment of a high risk pool. This meeting took place on August 31st, 2005. Senator Wachtmann is considering holding additional meetings before the end of this year. These meetings would hopefully create a consensus on the key components to be included in legislation to establish a high risk pool. This legislation could be introduced as early as January 2006. The high risk pool would help Ohioans who through no fault of their own cannot either afford or secure health insurance coverage.

## Membership News

*By Belinda Brooks and Char Bigelow, OAHU Membership Co-chairs*

As we enter another year, our motto for OAHU membership has remained the same...RECRUIT..RECRUIT...RETAIN...RETAIN. We are going to focus our efforts on following up to last year's state wide membership drive.

Last year, we sent the HIU magazine to over 3000 prospective members for four free months. This year we will contact the people on this list verbally. We will stress the importance and advantages of membership along with the simple steps to join or have their employers join with the list billing that is available.

We have a big job ahead of us in membership and retention but I know we can accomplish our goals if we set our minds to it. We look forward to another successful year with OAHU.

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## Public School Employees Group Health Program

*By Dave Kross, OAHU Legislative Chair*

The Ohio Senate amended the state budget bill to study the issue of establishing a statewide group health plan for all public school employees. The Ohio House had previously recommended actual implementation of the program. The compromised bill creates a School Employees Health Care Board made up of 9 members who have no vested interest in this issue. As of August 30th, no one has been appointed to this board. This board must provide a report back to the Governor and the Ohio General Assembly by December 31, 2005 on any legislation needed to implement this program.

Part of this legislation also established a Public School Health Care Advisory Committee made up of 18 members appointed by the Speaker of the Ohio House, President of the Ohio Senate, and Governor of Ohio. OAHU was named in this legislation and given 3 seats on this particular board. OAHU representatives appointed to the advisory committee are David Kross (Cincinnati), Bill Shimp (Columbus), and Jan Walker (Akron). This advisory committee is expected to meet sometime this fall and make recommendations to the School Employees Health Care Board concerning the proposed program. OAHU is concerned that this proposal would create winners and losers among the various school districts here in Ohio along with creating many unintended consequences that have not been considered.

The Ohio Department of Administrative Services recently awarded a \$498,000 contract to Watson-Wyatt to analyze the current health insurance marketplace here in Ohio for school districts. Their research will help the School Employees Health Care Board in its efforts to design the statewide health insurance program. However, further legislation would need to be passed before that could happen.

(continued from page one)

Won't you please help us to help you sustain your business? Please respond today to the annual drive letter mailed earlier this year, or contact me at 800-524-5358 or drecker@flrns.com for more information. We have a handy new electronic submission form I would you like to try! We would also appreciate any help you could provide your local PAC chair by being active on the PAC committee.

Someone once said that the price of not being involved in the governmental process is getting the government you get. Let's ALL get on board with the OAHU PAC and do our part to ensure that we get good government through our involvement.

**Please see page four for information on the Fall 2005 Workers' Compensation University. Or download more information from the OAHU web site at [www.ohio-oahu.org](http://www.ohio-oahu.org) under Workers' Compensation Information!**

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Due seven days prior to the conference. Please complete one registration per attendee.

Last name \_\_\_\_\_ First name \_\_\_\_\_

Identification data: Month of birth   Day of birth   Last four digits of Social Security number

Company name (if applicable) \_\_\_\_\_

Title (if applicable) \_\_\_\_\_

Company address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP code + 4 \_\_\_\_\_

Work telephone number with extension \_\_\_\_\_ ( \_\_\_\_\_ ) \_\_\_\_\_ Fax number \_\_\_\_\_

E-mail address \_\_\_\_\_

Policy number \_\_\_\_\_ (or) Provider number \_\_\_\_\_ (or) Claim number \_\_\_\_\_

**BWC customer group**

Employer  IC  Injured worker

MCO  Physician  Provider

TPA  Union representative  BWC

**Step 6** Please indicate if you would like Step 6 credit:  Yes  No

**Credential information** Please select your credentials.

R.N.  M.D.  CCM  CLE  CRC  CDMS

CPA  CSP  PHR/SPHR

If you have any special needs BWC should be aware of, call 1-800-466-6292.

## Schedule your day at WCU

Please indicate the WCU location you wish to attend by filling in the circle below. Then choose the courses you wish to attend on the right. When making your selections, please make sure the courses do not overlap.

- 9.9 Portsmouth
- 9.13 Cambridge
- 9.15 Youngstown
- 9.20 Akron
- 9.22 Cleveland
- 9.26 Cincinnati
- 9.27 Cincinnati
- 9.29 Dayton
- 10.3 Toledo
- 10.5 Columbus

8:30 – 9:15	<input checked="" type="radio"/> General session
9:30 – 10:30	<input type="radio"/> IC academics
	<input type="radio"/> Ratemaking 101: Employer fundamentals
9:30 – 11:00	<input type="radio"/> ABCs of self-insuring workers' comp administration
	<input type="radio"/> Health-care update
	<input type="radio"/> Transitional work: Collaboration for success
11:00 – Noon	<input type="radio"/> Preventing lost work days 101: Claims management for employers
11:00 – 12:30	<input type="radio"/> Case law and legislative update
11:30 – 12:30	<input type="radio"/> Return to work with restrictions
11:30 – 1:00	<input type="radio"/> Moving forward: How to improve outcomes for medical billing and coding
	<input type="radio"/> Regulatory requirements for self-insuring employers
12:30 – 1:30	<input type="radio"/> Preventing lost work days 201: Intermediate claims management
1:00 – 2:00	<input type="radio"/> Gotcha! How BWC fights workers' comp fraud
	<input type="radio"/> Ratemaking 201: Advanced concepts
1:30 – 2:30	<input type="radio"/> Building bridges: Health-care providers and the self-insuring community
	<input type="radio"/> ohiohwc.com: E-business essentials for employers
2:00 – 3:30	<input type="radio"/> Wellness in the workplace: An introduction
2:30 – 3:30	<input type="radio"/> Controlling costs: Workers' comp case studies
2:30 – 4:00	<input type="radio"/> Keeping small businesses safe
3:00 – 4:00	<input type="radio"/> Providers and ohiohwc.com: A vital connection
	<input type="radio"/> Selling safety to upper management

You will receive a confirmation letter and map before your conference.