

Helping Ohioans with Healthcare Benefit Choices



OAHU Board April 11, 2016

In attendance:

Executive Board: Lee Nathans, Debbie Boop, Carol Conway, John Dodd

CAHU: Sandra Moody

Greater Cincinnati: Gerry Stricker

Northeast: Mark Ruzic, Ingrid Martin

Northwest: Karen Irwin, Jason Bradford, Barb Gerken

Western Reserve: Nancy Kuzenko, Bob Lackey, John Woods

Admin: Jackie Symons, Sheri Glaze

Legislative Council: Mark Ruzic

Committee Chairs: Ingrid Martin

CCI: Beverly Westover, Andre Bradley, Dave Merz

Lee Nathans called the meeting to order at 5:19 p.m.

A motion to approve the February minutes with corrections was made by Lee Nathans and seconded by Mark Ruzic. Motion passed.

CareWorks

Beverly reviewed the report that she distributed regarding 2016 enrollment figures. Andre attributes the higher close rate on the low cost of joining the OAHU group plan. Other associations charge over \$200 annually to be included in their group rates and OAHU charges only \$35. The majority of those in our group plan are from companies put in by CareWorks. It is anticipated that our check will be approximately \$20,000 more this year.

MCO, Managed Care

Dave Merz described the MCO. Open enrollment is every two years and begins on May 2 and runs through the end of May. Employers do not pay to be included in MCO, all they do is file a form and they are accepted for a two-year period. CareWorks is a cost control on the employer's side and they have been the medical claim manager for injuries since 1997. They manage almost 1 out of 3 injuries and their goal is all about performance that exceeds expectations. There was a full page article in the Columbus dispatch last week had a full page article.

Any OAHU member that has access to employers can request that their client enroll in CareWorks, by explaining there is no fee to use CareWorks MCO all they need to do is contact CareWorks or fill out a MCO open enrollment form. Lee requested a concise plan to promote to our members. Jackie reported that Derek will be putting together an email to send out members advising them of the opportunity and to look for the advertising materials May 2. **ACTION ITEM:** Andre will give a list with marketing materials to J&M. This will gain revenue for our state and chapters. Dave will work with Derek to develop a strategy to engage your clients. Dave advised the board that some employers may say they are already with CareWorks, but when actually they are with CareWorks for their Workers' Compensation not their MCO. Jason mentioned that it would be helpful to know who is a high performing agent in the chapters so they will know who to contact.

OAHU Board Meeting April 12, 2016

Andre reported that OAHU will be receiving approximately \$20,000 more in reimbursement this year. The preliminary figure is \$153,028.41. Lee mentioned that the check that we will be receiving is a direct result of our member's participation as well as those who CareWorks add to our group. Andre advised the board that CareWorks does not take this relationship for granted and appreciates the effort OAHU makes in promoting CareWorks and the partnership has benefits to both CareWorks and OAHU.

Non Dues Revenue

Mark Ruzic arranged for presentation from both LifeLock and LegalShield to discuss a new non dues revenue maker.

LifeLock associate, Dennis Schmidt from Tempe Arizona, was the first presenter and mentioned he came from Arizona and this is an important opportunity. Everyone in the room has heard of LifeLock but only three have LifeLock. Those in the room haven't run into a situation that they had to use it yet. This would be an opportunity to offer something everyone is talking about. LifeLock has had consecutive growth and they are doing great in the workplace. LifeLock is the only identity theft company that is traded on the Stock Exchange (www.lock.com) as well as the only identity theft company that own their own data. www.idea.com

Dennis advised all that they should be asking their clients about Identify Theft. If you would be more comfortable a LifeLock representative can go out with you and close deals or teach you how. There is no participation fee. LifeLock works with many brokerage firms (Cornerstone and Oswald are two).

OAHU would receive a 5% association override and our members would receive 15% commission for life on any that they sell. OAHU would be set up as an association (GA), and our members who sign up to sell LifeLock would become a "broker". They can produce customized marketing pieces, webinars, etc. to help. Employers can do payroll deductions. This is only for a group, not individuals. Dennis will work with Mark and develop a proposal for OAHU as well as how it could be rolled and what the mechanics are. LifeLock will help, they will attend program meetings, golf outings, etc. If anyone visits the Tempe area, please give him a call and he will give you a tour of the company as well as their competitor. The average monthly cost to employee is about \$8.49 for a single and the junior rate is \$5.99. He will submit a proposal to Mark this evening.

LegalShield

Ron Chambers has been with LegalShield since 2002. He also holds credentials outside LegalShield as a certified identity theft advisor. LegalShield can help protect our clients. He advised us that credit card and bank account fraud is less than 20% of identity theft. The vast majority of all issues have to do with the law and in those instances LegalShield has a national propriety list of law firms that handle any legal matters 24/7. Ron works with agents and brokers across the country. He wants to be the go to person for the grunt work, they will recruit our members to sell it. They have an affinity program and any agent/agency would have their own number so it can be designated for OAHU to receive 8% of the premium. The broker (OAHU member) would have two different commissions --16% for life of plan, advanced commission for the first year up front at 48%, the commission and renewals kick in on the 13th month. If an OAHU member has a client interested, you can send them to J&M and they will send to LegalShield for them to close. Ron would like to provide some training for us. He will put together a proposal showing us how the revenue would work for the state and our locals.

IRS recently announced that if you are an employer and offer Identity Theft to your employees they can deduct the premium and employee doesn't have to claim as income. We can sell individuals products as well.

President report

Lee reported that he had a meeting with Kevin Kernaham, head of healthcare.com. They discussed issues regarding open enrollment. Sandra Moody Gresham has invited him to CAHUS's October program meeting which will probably be the first week of open enrollment.

OAHU Board Meeting April 12, 2016

NAHU Convention Delegates

Lee reported that Early Bird registration ends May 4th and our bylaw provide a subsidy to help offset the cost of delegates that can attend and vote for either the state or if they are a past OAHU president they can vote for any local in need of a delegate. Lee asked that anyone who would like to submit for reimbursement to send an email to him by April 25 so the board can look at how many delegates we need in time for Early Bird registration.

LPRT

Steve Brubaker advised the board that they should consider applying for LPRT. The deadline is the end of April and if you are LPRT you save 10% off symposium as well as CAP conference registration fees. At symposium there is always a private dinner party for LPRT members, this year it will be a Mexican party.

DAS

Mark Ruzic reported that anyone attending DAS should have received a kit. We have some very interesting speakers; one is an attorney who puts together captives.

Treasurer

John Dodd reported that he reviewed the financial reports and sees nothing unusual.

Membership

The National membership council is completing their 2nd round of calls.

Strategic Plan

Carol Conway mentioned she covered the strategic plan at leadership meeting yesterday afternoon and in our board packet is a copy of email correspondence between Carol and Betsey Butler of Hondrus. Carol is allowing OAHU to have HIU magazines at all training centers. They also discussed having an OAHU members go into the classroom to speak with the new agents, but this will be a slow progression. She has provided Carol with a partnership agreement between Hondrus and OAHU. They would ask that OAHU recommend Hondros College for any education needs – continuing education or licensing. In turn, OAHU will receive:

- Ability to display literature at all six of their company locations throughout the state: Columbus/Westerville, Cincinnati/West Chester, Dayton/Fairborn, Toledo/Maumee, Cleveland/Independence, Akron/Uniontown
- First to receive announcements about any industry promotions and events
- Ability to post available positions on their job board, Hondros Career Connection
- Logo and link on their website as an industry partner
- Special OAHU pricing on pre-licensing courses

They would like OAHU to:

- Feature a link to Hondros College as an education provider on the websites for OAHU and other chapters
- Provide an OAHU Special Pricing Flyer that would indicate the special discounted prices available to new hires that need licensing education
- Work with us to communicate these benefits to all members in all chapters
- Participate in Products Fairs throughout the state.
- Be considered for CE solutions when needed

After the EC has reviewed the partnership form it can be signed. This is not an exclusivity and OAHU does not have to use Hondrus for all CE's, etc.

Meeting adjourned at 6:55 pm