

Helping Ohioans with  
Healthcare Benefit  
**Choices**



Board Meeting  
March 16, 2017

**In attendance:**

**EC:** Debbie Boop, Carol Conway (conference call), John Dodd, Ingrid Martin

**CAHU:** Sandra Moody Gresham

**Greater Cincinnati:** Gerald Stricker and Dave Kross

**Northeast:** Joanie Keehn

**Northwest:** Jason Bradford

**Western Reserve:** Julie Ginnis and bob Lackey (conference call)

**CareWorks:** Andre Bradley and Cordell

**Staff:** Sheri Glaze and Jackie Symons

Debbie Boop called the meeting to order at 1:08 PM

A motion to approve the January minutes was made by Jason Bradford and seconded by Carol Conway.  
Motion passed

**CareWorks**

We distributed a hand out from Care Works and Cordell Walton began with a program update.

Total Traditional Group Rating

- 4090 members filed in 2017 group rating program
- \$8,395,219 aggregate premium savings (average savings \$2,052.62)
- 596% Return on investment

Total Group Retro

- 254 members filed in 2017 group rating program
- \$8,175,694 aggregate premium savings (average savings \$32,188)
- 1,215% Return on investment

Agent Traditional Group

- 314 members filed in 2017 group rating program
- \$707,936 aggregate premium savings (average savings \$2,255)
- 434% Return on investment

Agent Group Retro

- 16 members filed in 2017 group rating program
- \$362,738 aggregate premium savings (average savings \$22,671)
- 1,371 % Return on investment

We received approximately a 3% increase from all partnerships which will provide an increase for OAHU.  
We should know an approximate amount that we will receive at the next board meeting.

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Cordell reminded us that the most important deadline is the November deadline. It is important to submit as many AC3's by the end of October to generate a quote. We should begin promoting now.

### **Update on payment to CareWorks**

Andre reviewed that BWC wants to take away group rating and Careworks put together a coalition. BWC began with reducing rebates by 30% as they reported the program wasn't actuarial sound. CareWorks didn't think it may sense, the coalition hired an actuary firm to review data from BWC to justify reduction of savings. The data came back that BWC should not be doing this. BWC reduced proposed reduction from 30% to 12 - 15%. The Ohio chamber and Council of Retail Merchants Association are driving this for our members as well as the associations. A portion of services that the coalition performed will be paid by these groups. Each group would pay \$2.00 per company in their groups.

### **Leg Update**

Tim Barhorst had to leave early so we moved the leg report up in the agenda. Tim reported he held a leg meeting this morning and they had a full agenda. We have requests from national to update NAHU with any meetings you have with your local congressman. The AHCA has been proposed by Paul Ryan if you want to take the lead on helping to inform your local congressman please reach out to John McGough. As of right now we really do not have any answers we are waiting to see what will happen. Medicaid is the biggest issue right now they are the largest group that would lose coverage. NAHU has not made a position on Medicaid. Now NAHU is focusing on the taxes that have been neutralized. Tim, stated how important it is right now to keep in contact with your local congressmen.

A new bill has been proposed to the house it is HB7 it is for medical provider immunity, this would be an additional protection for providers. Senate Bill 56 is also on the floor right now it is for carrier's step therapy for expensive drugs to try the lower cost drugs first, they are trying to currently get rid of that ruling. A Potential surprise bill that we could see is a bill that has passed in New York, California and Florida, it was led by republicans. This bill would make it illegal for emergency room visits to have out of network provider's consultant with you if you are in a in network hospital. **John Dodd made a motion to support the non-balance billing bill and the motion was seconded by Lee Nathans, all were in favor and the motion was passed.**

CAP conference was very well attended, OAHU had 50 members attend which is a record for Ohio. Tim reminded local presidents to be sure your local is staying in touch with those who attended. Northwest will be filing a CE based on Capital conference – "CAP conference review-lesson learned" and if others want to present it to their memberships let NW know.

DAS is getting finalized the location is reserved and John McGough is finalizing the speakers. Registration should be open soon.

### **President's Report**

Debbie reminded all that the Annual meeting date is May 8 and Carol will talk about leadership training from 3:30 to 5:30. She would like to encourage all incoming leaders attend. There will be an overview of OAHU and a few highlights. Mike Embry will speak about an hour, mike will become president for NAHU in June and has a good insight as to what is going on at the national level. Our annual meeting, dinner and election will follow and DAS will be the next day. OAHU will reimburse hotel if you are attending both annual meeting and DAS.

Carol noticed we haven't done an update on our strategic plan and suggested that we look at reviewing this at the next board meeting.

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Mike Embry will be having expenses and Debbie would like to have OAHU cover these expenses. It will be approximately \$300 (one night hotel and mileage.) A motion to approve reimbursement was made by John Dodd and seconded by Joanie. Motion approved.

### **Ballot**

Lee Nathans said there is only the secretary position available and we have one candidate. Lee asked the locals if any other members from your chapters would want to run let him know by the end of the month.

### **CAP Conference Scholarship**

Debbie reported that we had 6 cap conference scholarship applications and we awarded three. We received a letter from one of the awardees, Sheri Rutter thanking us for this opportunity.

### **Financial report**

Ingrid mentioned that we need to decide what category we would like to put the \$10,000 check that we paid CareWorks. After discussion, it was decided to keep it in "miscellaneous" until we get our annual check from CareWorks and then we will take the \$10,000 off the top of the check and then distribute.

We have \$4000 allocated for outreach coop program and we will keep this tabled until we receive the check as well.

### **Membership**

January 2017 Membership started the month at 591 members. Ended the month with 593. We had 7 lapses and 8 new members. I am showing 13 new members for February!

NAHU continues to request testimonials. I have encouraged the local chairs to pass out the "Are you IN" flyers to members at every member meeting and try and collect them as they leave. There is also a March Madness Campaign going on which is offering \$50 off of the national membership dues for any new members joining between March 14, 2017 and March 28, 2017.

**ACTION ITEM:** J&M to send marketing pieces out to members and nonmembers.

**ACTION ITEM:** Send Debbie new members since January.

### **Identity Guard Update**

Identity Guard brought to us an affinity program for our members to sell the program, offer commission to our agents and a revenue stream to OAHU. Bob Lackey worked with the Identify folks and they then came back with an individual product as well. The Executive Committee feels that we would need to become a third-party admin and they are not comfortable with that. We would like to contact Identify Guard and set up the group side and see what kind of traction we get. We will review in a year to see if we wanted to change the program. They have already committed to purchase tables for product fairs, and we need to be sure this is in the contract – "As part of this arrangement we agree to purchase tables at chapter product fairs and golf outing, etc." **ACTION ITEM:** We need a plan and a schedule as to how we are going to roll this out. A motion to pursue a contract with this organization was made by John Dodd and seconded by Dave. This agreement would be for the group side only. **ACTION ITEM:** Debbie will contact the individual at identity guard.

### **P&P**

We have one P&P up for renewal – convention reimbursement for past presidents. OAHU determines based on how many people we are sending at the state level and determine what we have left in the

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budget to have past presidents attend to vote for a chapter who does not have all delegate slots filled. A motion to renew the P&P was made by Ingrid and seconded by Ingrid. Motion passed.

John Dodd will be reviewing a few items that center around the election, who is eligible to run and will present his suggestion at the next board meeting.

### **New business**

Debbie reported that our healthbenefitsohio.com site is a free marketing tool for our agents and promoted as consumer-friendly website. She wonders if this fits in with our strategic direction, is this meeting our needs. Possibly let's look at it being about Medicare, put it out there and put more Medicare contact on the site. A lot of agents sell Medicare. When Columbus held a Medicare summit many agents were there that they had never seen at meetings. **ACTION ITEM**: OAHU should consider holding an annual summit on Medicare. We will put this on the agenda for the strategic plan review.

### **PR update**

Lee Nathans reported that he has had media committee calls and attended a national committee meeting. NAHU's website has strong infographic that we should all look at. It explains several leg issues and Cadillac tax. Media contacts have been limited and Lee hasn't heard from any chapters of what they may be hearing back. He asks all media chairs to be on the call next Wednesday for Region 6 and Region 5. Ingrid received a call during the Executive Committee lunch from NBC from NY city. She was told that her name had been given to her by Monica Robbins, WKYC. They are working on a town hall on healthcare and they want to identify people to ask questions in the audience, small business owners.

All chapters are encouraged to Invite media to local meetings, they are hungry for our expertise. We should send out press releases on topics of what we think are important. Drama and conflict of who would be losing coverage.

### **Chapter Reports**

#### **Columbus Association of Health Underwriters**

Working on upcoming EXPO to be held March 7<sup>th</sup> at Bridge Water, entitled "Grow Big or Go Home". The event will be held at the Bridgewater Conference Center in Powell. The goal is to offer approximately 5 CEs. Sponsorships are coming in well thus far.

February 9<sup>th</sup> Leg Day with John McGough. We've also invited a local politician. The event will be at the Hollywood Casino beginning at 1:00p and a CE provided.

The board is working on submitting for several awards at the national conference this year and have identified several candidates for nomination to the board for 2017-18.

### **Greater Cincinnati Update**

Gerry Stricker reported:

Financials look good and they did help send 2 members to Capitol Conference

- Programs are scheduled and as follows:
  - 3/9 Cap Con review
  - 4/11 Employer HRA
  - 5/24 Janet Trautwein
  - 6/13 Kroger Prescription Plans
  - 7/13 Ethics
  - 8/8 Kim Wilcoxon (attorney)
  - 9/12 has not be set yet

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- Membership is a work in progress
  - Leg, trying to get members to DAS
  - Golf outing 4/24, all are welcome
  - Hondros Liaison, working on our partnership

### **Northeast**

Joanie reported that they are getting ready for expo on Wednesday, they are offering 5 CE's, they have 30 exhibitor tables. They are holding a golf outing on May 19 at Boulder Creek, \$105 pp. They are focusing on members to find us new sponsors. They had 8 attend CAP conference and four were non-board members. They rewrote bylaws and are now working on their P&P's.

### **Northwest**

Status Quo with some housekeeping.

NAHU EF: Operation Engage feels like a solid success.

Prepping for elections at our products fair. Excited for those stepping up.

On February 21, we had a program on NAHU education at the Bowling Green Health and Wellness "operation engagement" very good program. Their product fair is April 5, strong focus on Ken Hall scholarship, membership drive and HUPAC meeting as well. They will hold a 3 CE ethics training on March 23 with the Better Business Bureau in Toledo. Community heir health and wellness center (Operation Engage) they held their meeting at, they encouraged us to visit this, many offer dental and vision, geared to lower income and Medicare, sliding fee based on a person's income, lab draw, full pharmacy, (MAYBE ADD TO WEBSITE)

The annual Mud hens event will be held on July 25.

### **Western Reserve**

Julie Ginnis reported that their meeting on March 9 they had a platinum sponsor. Ingrid from Ameritas, presented an interesting presentation. They had three people at CAP conference. Self-funding certification course is coming up. They are talking with Mike Embry regarding him attending a meeting in June or July and give an updated new healthcare.

They will have a presentation on Cobra in July; Ethics in August; And already have two bookings in 2018

Meeting adjourned at 3:30