

Helping Ohioans with Healthcare Benefit Choices



Board Meeting
May 25, 2016

In attendance:

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

CAHU: Sandra Moody, Bill Barrett

Greater Cincinnati:

Northeast: Mark Ruzic, Ingrid Martin

Northwest: Karen Irwin, Jason Bradford

Western Reserve: Bob Lackey

Admin: Jackie Symons, Sheri Glaze

Legislative Council: Mark Ruzic

Committee Chairs: Ingrid Martin

CCI: Beverly Westover

Lee Nathans called the meeting to order at 1:04PM

A motion to approve the April minutes with corrections was made by Bob Lackey and seconded by Jason Bradford seconded. Motion passed.

CareWorks

Beverly reminded all that managed care open enrollment (MCO) deadline is this Friday. It's typically the last couple of days that employers turn in their enrollment forms. **ACTION**

ITEM: J&M to send out a final reminder to members. On the group rating side, they are in the ACA process. In June they will begin to send renewal notices out to clients who are already enrolled and in August they will begin sending out letters to potential new clients.

In CareWorks' May newsletter was an article that our members can share with their clients regarding the new prospective billing as well as a great safety article on Texting and Driving. **ACTION ITEM:** J&M to send out an email every week beginning mid-July until

August 15 so our members can remind their clients that they need to submit their payroll projections or they will be removed from group rating.

WR

Bob Lackey needed to leave a little early therefore he made the WR report earlier in the agenda.

Bob reported that Western Reserve had a membership increase, they went from 48 to 57

members. Mike Embry and Pat Griffey attended WR's meeting and the *Youngstown Business Journal* covered it. Almost the entire board brought in a new member. The following month

WR put an ad in the next issue of the *Youngstown Business Journal* as well. The regular cost of the ad was \$1500 and they gave a discount on the ad to WR for \$750. The hardest part of the ad was that NAHU had nothing to speak of that WR could use as copy and Western Reserve had to design the article in a couple of days. Ingrid suggested that a copy of the ad be sent out to all membership. She mentioned that NE would like to look into doing the same by putting an ad in

Crain's special edition on healthcare. She encouraged all the locals to do something similar as Youngstown's focus was great. **ACTION ITEM:** Bob will be the chair of this effort. Bob feels one of the keys to their success was Bob Goldman's CE. He came at no cost to WR's meeting and everyone who attended took back a lot of information. Western Reserve brings in people who are not in the health insurance business.

Non Dues Revenue

Mark Ruzic provide an update on LegalShield/ID Shield and LifeLock, both made presentations at the Annual Board Meeting in April.

Mark reported he did not receive a quote from LifeLock. All were disappointed as they liked his presentation. It was mentioned that it seems unusual that he did not submit a report as he came in from out of state and mentioned he would be submitting the quote the next day. **ACTION ITEM:** Bob Lackey will check with LifeLock.

The marketing agreement that LegalShield provided was distributed to those in attendance and Mark feels we should have a marketing committee. The agreement mentions a total of 16% commission. They would reduce the agents commission to 4% (about 80 cents per member per sale). Based on OAHU's 700 members, and if 30% market this product and each sells 10; We have an opportunity to earn \$16,000 to \$17,000 and the agent receives a commission on top of this.

All would like to see added to the agreement that LegalShield/ID Shield are required to sponsor each locals' product show and/or golf outing. **ACTION ITEM:** All locals were asked to submit their questions/comments to Mark today and he would organize and work with Debbie. **ACTION ITEM:** Mark will lead the committee and Debbie agreed to help organize this.

President report

Lee reviewed the agenda for the upcoming NAHU Annual meeting in Albuquerque. NAHU will be asking for approval on bylaw changes as well as the election for secretary. There will be three bylaw changes that have to do with expanding the board of trustees to include a member for professional development as well as creating a new position for governance. There will also be a change in the bylaws in regard to the election terms, not term of office, but delegate time period for being selected. Deadlines for chapters to submit their delegates have always been in May, they would like to change that so that a delegate can be changed up to the time of the meeting. The NAHU website will have actual wording of these changes.

The election this year will be for secretary, Region 3 VP, Pat Griffey treasurer is running unopposed. Candidates for secretary are Mike Stevens from Oklahoma and Dane from Region 2 from Baltimore.

Lee reviewed OAHU and all local's delegates. There are four open delegate positions and past presidents Linda Erlenbach, Randy Klein, Steve Brubaker and Past Leg Chair Ken Statz will receive a subsidy of \$600 from OAHU to attend.

Legislative

Mark advised all that Zenefit let their founding officer go but that they will come back strong. They are a force to be reckoned with. Gusto, payroll company, are also starting a business similar to Zenefit. Mark feels this could be another income opportunity to partner with a payroll company that we can roll out to membership to use. Carol mentioned that we need to be careful because if the payroll company makes a mistake the member could lose a client.

States can begin applying for waivers in the ACA. He feels it is time for Ohio to file their own plan. There will be a webinar on June 1 at 1PM that Janet will be discussing the election and what it may bring.

Financial

John Dodd looked over the reports and he doesn't see anything that is unusual. He talked to Sheri about DAS and the timing of DAS is what caused his question. We received \$153,577.54 from CareWorks. Debbie has a suggestion that, in lieu of what Bob shared regarding the advertising that WR did, we consider earmarking some of the \$2000 in membership development that is in the 2016 budget (we have only spent \$600) to our locals to help offset advertising cost. OAHU is down in membership with a decrease of 27 members from last year and this may be a great way to increase membership and awareness of OAHU.

New Generation

Debbie distributed the upcoming year calendar for the 2016/2017 calendar year. She has asked all locals to bring this list to their board to be sure none of these dates distributed conflict with the local's meetings. She also distributed a "help wanted" flier for committee positions as well as the description of the committee and their duties.

One other item that was distributed was the description for NAHU Chapter Certification. For the past several years every one of our chapters have received certification and OAHU has received the Blue Ribbon of Excellence because of this. She also discussed the NAHU Presidential Citation award (anyone can receive this, you do not have to be president). The award year begins April 1, 2016 and goes through March 31st 2017. In order to receive the award, you need to meet 10 of the criteria. It is an individual award, not a chapter award. If you need any state help, please let Debbie know. **ACTION ITEM:** J&M will email out to all president's the criteria for the Presidential Citation.

Debbie feels if we have more collaboration on the state board it will help all our chapters. Each month Debbie would like the committees to have a 15 to 30-minute conference call. Then they can share this at each board meeting.

John Dodd volunteered to be the chair for the Bylaws and P&P committee and to remove him from the Media Committee. Lee Nathans volunteered to chair the Media Committee.

Membership/retention

Ingrid reported that the Region 3 call will be Tuesday afternoon. A lot of members have either moved, retired, or are out of business and that accounted for a lot of our membership loss. She communicates weekly to each membership chair regarding what is going on. Ingrid will take over membership of Region 3 as Jeannie's four-year term ended.

One of the biggest issues in why we cannot increase membership is we cannot get the big houses. Most chapters are seeing attendance going down at programming as well. We need to catch members before they lapse, beginning to contact them at the 60-day mark. Ingrid will help transition new state membership chair.

Hondros

Carol distributed information on Hondros and advised all that the partnership agreement has been signed, HIU magazines have been received at Hondros and are now in the lobbies of all locations, Hondros contact information has been included on J&M event distribution lists so they are aware of all chapter events. They have requested a contact from each Chapter for Hondros to coordinate local events with our chapters i.e. job fairs, etc.

We will include a Hondros website link on the OAHU site. Hondros is interested in attending expos, sponsoring meetings, etc. **ACTION ITEM:** Each local is to send Carol a contact person from their local and she will provide this to Hondros. If an individual enrolls in a licensing course or CE through the link, discounts will be made available. A new course catalog will be coming out in August for the fall courses and Carol has been asked to provide an article. Carol recently attended their Career Day where there were about 50 people in attendance. Most attendees wanted to go into real estate, only about 8 people interested in insurance.

Chapter reports

CAHU

On August 31st CAHU will be holding NAHU Self-Funded Certification Course and the instructor will be Tim Barhorst. On September 13 they are holding a Medicare Summit and Dwane McFerrin will be the presenter. He is the chairman of NAHU's working group. They are talking about doing a RHUC class during the Summit. In January they are looking at doing a membership appreciation, membership drive, recognize long time members, how we work with new members, also doing a postcard mailer. They are working on the ODI database and will do this twice a year.

Northeast

Mark reported that northeast is holding their annual golf outing on June 30 at Tanglewood golf course. The cost is \$99 a person.

Northwest

Karen reported they have a leg update and member meeting in June, a ballgame in August, and are working on a member meeting for October 6. The idea is to have a half day carrier update. They would also like to set up two Saturday's or two weekends' in November to make themselves available to sign up individuals and Medicare.

Meeting was adjourned at 3:20 PM