

Helping Ohioans with  
Healthcare Benefit  
**Choices**



# UPDATE

March 2020

## A NOTE FROM YOUR OAHU PRESIDENT

We are currently facing difficult times and I hope that you and your loved ones are well. However, we must try to continue with "Business as Usual." Many of us are working from home; some may find themselves without jobs. Our clients need us more than ever, to help them navigate through this crisis. NAHU is staying on top of the ever-changing legislation around COVID-19. You can find very useful and comprehensive info on the website. Access it at <http://nahu.org/coronavirus-information>.

As I mentioned, we must try to continue with our message. To that end, I wanted to share the experiences at Capitol Conference 2020. Over 50 members of OAHU were in attendance, including three scholarship winners who all had a great experience as first-time guests. We heard from Seema Verma, the administrator of the Centers for Medicare and Medicaid Services under President Trump, as well as numerous members of congress from both sides of the isle. We learned that all our efforts have paid off, with the elimination of The Cadillac Tax, and that we stopped the HIT, effective 1/1/21. I also want to share with you the comments sent to me by our scholarship winners in the hopes that you might consider joining us next year...

**Dave Bruedigam – Brooker Insurance** *"I felt it was important to participate in this year's NAHU Cap Conference and support HUPAC in 2020. I feel compelled to assist in our associations' fight to protect what is working in our industry while voicing concern for the changes that must take place to protect hardworking Americans. We need to stop Healthcare's and big pharmaceutical hyperinflation and lack of transparency while restoring value based primary care in our communities. Transforming healthcare requires re-doing health insurance to support the health care system we want, not the one we've got."*

**Jamie Lebron - Cornerstone** *"I truly enjoyed attending the 2020 Capital Conference this year! As a first-time attendee it was exciting to be a participant and experience the*

## QUICK LINKS

[OAHU Membership Application](#)  
[OAHU Strategic Plan](#)  
[OAHU Bylaws](#)  
[OAHU Policies and Procedures](#)  
[NAHU Certifications / Designations](#)



## SAVE THE DATE

NAHU Annual Convention  
June 27-30, 2020

## AROUND THE STATE

### COLUMBUS

[www.columbusahu.org](http://www.columbusahu.org)

### GREATER CINCINNATI

[www.gcahu.com](http://www.gcahu.com)

### NORTHEAST

[www.neohua.com](http://www.neohua.com)

Products Expo June 24, 2020

opportunity to network with industry professionals sharing a common goal as change agents in our field.

*The additional opportunity to meet with our U.S. Representatives to share health insurance issues and advocate change was also unique. Thank you to the Ohio NAHU Leadership for the guidance and inclusion with the conference."*

**Ann Stark – DS Benefits** "As a new NEOHUA board member, I enjoyed the 2020 Capitol Conference as it gave us the opportunity to lobby with members of the House and Senate to share our healthcare initiatives and hands-on experience regarding Healthcare today. Receiving the scholarship for \$1200 was very helpful in covering the cost of this event. This conference gives you the opportunity to hear other agent's perspectives, learn the prioritized initiatives that NAHU is working on and hear directly from our elected members of Congress how they are addressing our initiatives."

I want to thank you for all you are doing for your clients during this difficult time. They need you now, more than ever. Remember to stay safe and I wish you all the best!  
Ingrid



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**Cancelled!**



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## CONTINUING EDUCATION REPORT FROM Richard M Muccio, CE Chair

With the State of Ohio requiring all events to be cancelled, the local chapters of OAHU do have a choice for their monthly meetings – an online webinar. If there is a Continuing Education (CE) component though, they do have to get approval from the Ohio Department of Insurance (ODI) (through Prometric) to have the class approved as distance learning instruction. As of March 24, 2020, the ODI issued temporary accommodations to allow CE providers apply for already approved classes to be temporarily classified as distance learning through May 31<sup>st</sup> (or longer if necessary). If the requirements are met, the approval process should take around a week. So, for any

## NORTHWEST

[www.nwoahu.org](http://www.nwoahu.org)

2020 event schedule coming soon!

## WESTERN RESERVE

[www.wrahu.org](http://www.wrahu.org)

2020 event schedule coming soon!

## LPRT

The NAHU Leading Producers Round Table (LPRT) committee is committed to making LPRT the premier program for top Health, Disability, Long-Term Care and Worksite Marketing Insurance producers, carrier reps, carrier management, and general agency/agency managers. LPRT offers membership benefits and exclusive LPRT events. [Read More](#)

## TRIPLE CROWN PROGRAM

NAHU created the President's Triple Crown Program to recognize those members whose individual contributions to NAHU help advance the association's mission. It recognizes accomplishments in three key areas and can be won every year by hundreds of members. [Read More](#)

## BEST BENEFITS CLUB

As an OAHU member you are also a member of Best Benefits Club, a perks program which allows you to receive excellent discounts on a wide variety of quality products and services in Ohio and across the United States.

Go to [www.bestbenefitsclub.com](http://www.bestbenefitsclub.com) and click on LOGIN. Your first time visiting you will need to create a user account. The activation code you will need to enter for that is OAHU0613.

## MEMBERSHIP CE

CE class through the end of May, locals should submit for this approval to Mary Ferretti at J&M at [mary@jmbsohio.com](mailto:mary@jmbsohio.com).

What to use for a webinar? Well, J&M does have a subscription to GotoMeeting.com. There are other tools such as Skype, Zoom, Microsoft Teams, etc. What the ODI is most concerned about is "a detailed explanation about how attendance will be monitored."

Many of these programs / web interfaces have the option of doing polls, showing attendance, or even recording the audio/video. Whoever would be the presenter should contact Mary Ferretti / J&M for help with access to the GotoMeeting.com account, to be familiar with the program and the requirements for an online CE class. One does not have to use GotoMeeting.com. If they are familiar with another program and it will meet the requirements, they are free to use any. However, there may be assistance through J&M with GotoMeeting.com.

Effective August 1, 2017, OAHU received approval to offer to our members 4 hours of continuing education - just for attending association sponsored events! So even if an event at your local does not offer continuing education credits, this event will qualify for one event under the new membership CE! [Learn More](#)

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## CareWorks

March 2020 BWC News from CareWorks Comp  
Learn more about

- Trench Safety Grant (TSG) Program available in Ohio
  - Careworks Comp Seminars
  - Careworks Safety Library
  - Important Dates
  - Ohio BWC Free Information Webinars
  - Important Message from BWC Administrator McCloud
- [click here to read newsletter](#)

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**OAHU Legislative Update**  
Shared by John T. McGough  
March 12, 2020



Mike DeWine, Governor   Jon Husted, Lt. Governor   Jillian Froment, Director

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**BULLETIN 2020-02**

**ACCESS TO COVERAGE FOR OHIOANS IMPACTED BY THE COVID-19 VIRUS**

**Effective March 11, 2020**

**This Bulletin pertains to all insurance companies and other entities transacting the business of insurance in the State of Ohio that have delivered, issued, or used policies of sickness and accident insurance and/or travel insurance in Ohio. The purpose of this Bulletin is to notify companies of the request of the Superintendent of Insurance (“Superintendent”) that companies ensure members have access to needed health care services to test for and treat COVID-19 by promoting access to coverage.**

**to read full Bulletin 2020-02**

**[click here](#)**

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## **HEALTHBENEFITSOHIO.ORG**

Thank you to all of our members that have submitted your information for the Find An Agent link on the healthbenefitsohio.com website. ***If you have not yet submitted your information, please [click here](#) to do so.*** Your username is your Last Name and your password is your Member ID.

**ALL OAHU AGENTS WHO WISH TO BE LISTED UNDER THE FIND AN AGENT SECTION MUST COMPLETE THIS FORM. *(Even if you have completed this form in past years)***

It is very important that you are listed on the healthbenefitsohio.com website and that your information is current. When we walk individuals through the site in “finding an agent” currently they are limited in who they have in their areas. Once you fill in your information it is submitted to our office and will be uploaded within 48 business hours.

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## **CAREWORKS**

The Ohio Association of Health Underwriters (OAHU) workers’ compensation partnership with CareWorks Comp continues to generate significant savings and return-on investment for participating members. OAHU program participants in our group savings plans are projected to benefit from over \$4,000 on average in premium savings through the 2018 policy year. The OAHU program includes members across the spectrum of industries, including manufacturing, service, commercial and construction among others. More than three out of four members participating in our traditional group rating program are saving the maximum 53% allowed by the Ohio Bureau of Workers’ Compensation (BWC).

In addition to our traditional group rating program, other OAHU program participants are enrolled in group retrospective rating. Through this program, employers initially pay premium based on their full individual merit rates, but have the opportunity to receive refunds of a portion of that premium based on their ability to prevent workplace accidents and manage claim costs. Participating group members can save more than 50% through the OAHU group retrospective rating program.

In addition to premium savings, CareWorks Comp provides OAHU program participants comprehensive claims management, hearing representation, unemployment consultation, risk management and safety services. CareWorks Comp is the largest

third-party administrator in the state which provides resources to meet the unique needs of each member.

Start with a quote! Have your clients submit an AC3 for a no-cost, no-obligation program analysis. If you have any questions regarding the program or if you would like to become a producing agent simply call OAHU Program Manager Bob Nicoll at (800) 837-3200, ext. 58595 or email him at [robert.nicoll@careworkscomp.com](mailto:robert.nicoll@careworkscomp.com).

[OAHU Info Sheet](#)

[CWC Important Dates](#)

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## NAHU CERTIFICATION

NAHU has created a customized PPACA Certification Course for chapters. Consultative classroom instruction combined with online study offers unique opportunities, online library study resources, final exam retakes and continuing education credits. NAHU provides top-notch instructors who are leading experts in the industry. Click here to see just a few serving NAHU. For further information, visit the classroom PPACA Certification Course page.

The PPACA Certification Course is also available online. Instruction will be delivered through NAHU's Online Learning Institute (OLI). For further information, visit the online PPACA Certification Course page. [Read More](#)

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