



As Ohio agents, we continue to see dramatic changes and limitations in the individual and small group market. The news that we have received from a major carrier to leave the individual ACA market has left Ohioans with NO carriers in 20 counties, Thanks for to the negotiation efforts of our Ohio Department of Insurance, their efforts have restored an individual plan to 19 counties in Ohio that were potentially left without a carrier. But the offering of only one carrier in each county is not a choice for our clients.

To assist in stabilizing the future of these markets, the Ohio Department of Insurance is filing for a 1332 waiver - this waiver basically asks the federal government for permission to change some of the major elements of the ACA that apply to private health insurance coverage. It could be in the form of coverage requirements, cost sharing reductions or funding elements. Attached is more information on what a 1332 waiver could do for the Ohio market.

OAHU is a stakeholder in these recommendations with ODI. We have formed a task force to develop recommendations for consideration. Each local has a representative on this task force. We ask that your ideas be provided to the task force member in your local.

Barb Gerken, OAHU Vice Legislative Chair and member of the NAHU Legislative Council, (bgerken@firstinsurancegrp.com) along with John Dodd, OAHU President Elect (john@nubgroup.com) will be leading this task force. The first task force meeting is scheduled for August 30, so please contact your task force member no later than Friday August 18. Task force members are:

CAHU - Linda FreemanWalker - lfreemanwalker@dehaninsurance.com

GCAHU - Danny Bradford - Dbradford@crnstone.com

NEOAHU - Stan Sieniawski - sasieniawski@insureonebenefits.com

NWOAHU - Karen Irwin - karen@bradfordriskmanagement.com
WRAHU - Connie Gerba - cgerba@gilbertsriskssolutions.com

We value the opinion of all of our members. So please provide us with your ideas and help strengthen the Ohio market!

Carol J. Conway
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