

Ohio Association of Health Underwriters
4036 Center Road, Suite B, Brunswick, Ohio 44212

April 2018

A NOTE FROM YOUR OAHU PRESIDENT



Spring has sprung and so have the activities at our five Ohio local chapters. Expos were held at three of our chapters with great speakers, continuing education programs and networking opportunities. You will see that there is more to come with Ethics CE's, Medicare Summits and membership meetings highlighting our NAHU President, Michael Embry.

You will see in this newsletter the highlights of our 2018 Capitol Conference in Washington DC, where 43 OAHU representatives met with our Ohio Senators and Representatives. Included were 6 first time attendees who received a scholarship from OAHU to attend this special event. And our legislative work is not done!!!! **Our Day at the Statehouse is coming up on Tuesday, April 24.** This is our opportunity to meet with our Ohio Legislators on the issues in our state. With carriers continuing to leave our market, stabilization is the most critical issue for our members and our clients!!!

As I wrap up my year at OAHU President, I want to thank the OAHU Board, our administrative staff at J&M and all OAHU members that supported our projects throughout this last year!!!! Stay tuned for more exciting news during this next year!!!

Carol J. Conway
OAHU President

OAHU IS GOLD CERTIFIED!



QUICK LINKS

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

SAVE THE DATE

OAHU Annual Meeting

April 23, 2018
Sheraton Columbus Hotel at
Capitol Square
[REGISTER NOW](#)

OAHU Day at the Statehouse

April 24, 2018
Sheraton Columbus Hotel at
Capitol Square
[REGISTER NOW](#)

NAHU Annual Convention

June 23-26, 2018
Sheraton at Crown Center in
Kansas City, MO

TRIPLE CROWN PROGRAM

By meeting at least nine of the fourteen criteria set forth by NAHU, OAHU was again able to achieve Gold Certification status. Northeast Northwest and Western Reserve are also Gold Certified and Greater Cincinnati achieved Silver status.

CAP CONFERENCE 2018

OAHU Members descend on Capitol Hill to advocate for Affordable Health Insurance

During the week of February 26th forty-three members of the Ohio Association of Health Underwriters attended the National Association of Health Underwriters Annual Capitol Conference in Washington D.C. The annual conference is a great opportunity for attendees to hear about the latest Federal legislative and regulatory actions that are occurring in the health insurance industry. It's also an opportunity for NAHU members to meet with their member of Congress to "weigh-in" on legislative and regulatory issues that affect health insurance agents and the clients they serve.

OAHU members had the opportunity to meet with all Ohio members of Congress and/or their staffs and Ohio's two U.S. Senators, Rob Portman and Sherrod Brown. During our meetings with Senators Brown and Portman OAHU members advocated for the following pending legislation and issues:

- S. 2303 – Remove Agent/Broker Commissions from the Medical Loss Ratio to ensure that consumers can continue to access professional independent health insurance agents.
- S. 1908 – To ease employer reporting requirements by establishing a new voluntary reporting system which would reduce the number of individuals and amount of information that would be required to be reported.
- Other issues discussed included: Increase flexibility for HSAs, preserve the employer tax exclusion, allow tax credits to be used outside of the Federal Marketplace and allow states to be eligible for funding of new hybrid high-risk pools/reinsurance.

OAHU members also advocated for the following legislation/issues in meetings with Ohio's members of Congress:



- Reduce 90-day grace period for non-payment of premium for individuals receiving premium tax credits to the same 30-day grace period for other covered individuals.
- Allow tax credits to be used outside of the Marketplace if fewer than two choices are offered in a state. (This is a current problem in Ohio)
- H.R. 3919 - To ease employer reporting requirements by establishing a new voluntary reporting system which would reduce the number of individuals and amount of information that would be required to be reported.
- Allow COBRA coverage to count as creditable coverage for Medicare beneficiaries just as employer-sponsored coverage does.

NAHU created the President's Triple Crown Program to recognize those members whose individual contributions to NAHU help advance the association's mission. Like baseball's Triple Crown, it recognizes accomplishments in three key areas. However, while baseball's Triple Crown hasn't been won since 1967, NAHU's Triple Crown can be won every year by hundreds of our members. [Read More](#)

LEADING PRODUCERS ROUND TABLE (LPRT)

NAHU formed the Leading Producers Round Table in 1942 to recognize the successful underwriters of Accident & Health Insurance. Today, the 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](#)

The other major portion of Capitol Conference was the opportunity to hear from a wide range of speakers with diverse perspectives on the future of health care and health insurance in our country and also political perspectives from both Republican and Democrat leaders and pundits. Included in the featured speakers were:

- Members of Congress providing their perspectives (and support) for NAHU's Medical Loss Ratio (MLR): Representatives Kurt Schrader (D-OR), Jackie Walorski (R-IN), Billy Long (R-MO) and Senator Chris Coons (D-DE)
- An informative presentation by Peter Lee, Executive Director of Covered California) a state-based exchange that appears to be seeing success with their program.

All in all, NAHU's Capitol Conference is a great opportunity to hear about the latest federal legislative and regulatory activities that directly impact the health insurance agent profession and the consumers you serve. Members of Congress and their staff see first-hand that NAHU members are uniquely qualified to provide the "real world" experiences that consumers and employers face as they attempt to purchase affordable health insurance for their families and employees.

Submitted by John McGough, OAHU Lobbyist



View these and more photos from Capitol Conference on the [OAHU Website](#)

RISKCONTROL360 PROGRAM

Your current membership in your local chapter and Ohio Association of Health Underwriters "OAHU" is now more valuable than ever. We are proud to announce a new service exclusive to our members offered by our well-known partners, Careworks Comp, that will help your clients with HR compliance issues and generate revenue for you!

Risk Control 360 is now available for our member agents to offer to their employers. This annual subscription-based program provides the following services to your clients:

- Review company programs and handbooks;
- Review training practices and documentation;
- High level compliance review;
- Annual meeting on HR and risk management;
- and there's more!

For full details regarding the program, fees and earnings potential (minimum \$200 per subscription), please see the link below and contact either Beverly Westover (614-526-7169 or beverly.westover@riskcontrol360.com) or Debbie Boop (216-978-0839 or debbieboop@sbcglobal.net) for more information and to get started!

WONDERING WHAT YOU GET FROM YOUR NAHU MEMBERSHIP DUES?

Click to enlarge

WHAT IS THE **REAL VALUE** OF NAHU MEMBERSHIP?



TOTAL VALUE \$7,850

Visit welcometonahu.org to become a member and take advantage of the benefits of NAHU membership.

MEMBERSHIP DRIVES

Click to enlarge



Get a \$25 Visa Gift Card!

The Ohio Association of Health Underwriters invites you to become a member of our Association. And to say thanks for joining, we'll send you a \$25 Visa gift card!

So what's the catch?

This offer is available to current non-members who join the Association no later than April 30, 2018. That's all you need to do!

How do I get my gift card?

Just go to <http://nahu.org/membership/join-now> and complete the application. Once we verify your membership is active, you will receive your gift card in the mail!

We KNOW that you will quickly see the fun and value of membership and be a member for years to come!

Ohio Association of Health Underwriters
www.ohioahu.org
330.273.5756

MEMBERSHIP CE

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!!!!

The following events will qualify:

1. Education sessions at your locals with or without CE credits (sorry, this does not include social hours or golf outings!)
2. Educational sessions at other locals within Ohio;
3. The OAHU Day at the Statehouse;
4. Attendance at the NAHU Capitol Conference; and
5. Any other OAHU sponsored events that include educational programs such as product expos, panel discussions, etc.

What is the catch? You are responsible for tracking the events that you attend!! [Click here for a form](#) to help with that tracking. You may submit this form either in January or June for credits to apply. And you can only qualify for 4 membership CE credits in each CE compliance period.

You will be hearing more about this new member benefit at your local meetings. You can start taking advantage of this new member benefit right now!

HONDROS COLLEGE OF BUSINESS

Remember to take advantage of the partnership that OAHU has with Hondros College of Business. Hondros has six locations throughout the state of Ohio, offering classroom and on-line courses. You will see that we have negotiated special pricing exclusively for OAHU members for online and classroom life and health licensing courses, and for on-line continuing education courses.

For course availability, please visit [Hondros College of Business](#) and [click here](#) to view the special OAHU pricing!

HEALTHBENEFITSOHIO.COM

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.

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.

NAHU CERTIFICATION

Patient Protection and Affordable Care Act (PPACA) Certification Course

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](#)

AROUND THE STATE

Columbus

www.columbusahu.org

April Meeting

Tuesday, April 10 at The Grand Event Center in Grandview Heights, Ohio - 1:00 PM to 4:00 PM

What's Your Risk? presented by Wendy Wallinger, *Senior Attorney*, Squire Patton Boggs & Nicholas P. Zalany, Associate, Squire Patton Boggs

Social Hour to follow at 5:30 PM. Registration includes one free drink ticket

[RSVP](#)

Medicare Summit

Thursday, May 17 at J Liu Restaurant in Worthington, Ohio

Get Ready for Medicare in 2018 with CAHU's 3 CE event.

Planned Presenters:

John C. Greene, CLTC, VP Congressional Affairs, NAHU

Ken Peterson, Regional Vice President, Benistar

Brian Doherty, President, Filtech AND author of the book *Getting Paid To Wait*

Followed by a Social Hour until 5:30. Registration includes one free drink ticket.

[RSVP](#)

Greater Cincinnati

www.gcahu.com

April Meeting

Thursday, April 26 at Kenwood Country Club in Cincinnati, Ohio - 8:30 AM to 10:00 AM

2018 Capitol Conference Review presented by Gerry Stricker, II & Jennifer Kauffman

[RSVP](#)

Northeast

www.neohua.com

April Program

Features 3 CE, NAHU President Mike Embry, NAHU Region III Vice President Mike Deagle, Founder & President Cheryl C. Perez

Wednesday, April 11 at Brecksville Community Center in Brecksville, Ohio

[More Information/RSVP](#)

Northwest

Annual Products Fair

Wednesday, April 11 at St. Luke's Hospital in Maumee, Ohio

Presentations include a Captiol Conference Review and a 2 Hr CE from Careworks.

[More Information/RSVP](#)

May Meeting

Tuesday, May 15 at Wood County Community Health & Wellness Center in Bowling Green, Ohio

Dual Eligible Special Needs Plans presented by Nick Poirier, Meridiancare

[RSVP](#)

Save the date for the annual Day at the Mud Hens on July 17

Western Reserve

www.wrahu.org

April Meeting

Thursday, April 12 at Upstairs Restaurant & Lounge in Youngstown, Ohio

Washington Update 2018 presented by Michael Embry, NAHU President

[More Info](#)

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.

How do you get the discounts? Best Benefits Club is primarily web-based. Just go to 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.

Is there a discount you would be interested in that is not listed on the BBC website? Be sure to contact the Best Benefits Club office at 330-273-5756 with your suggestions!

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