



# Updates

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

August 2019

## A NOTE FROM YOUR OAHU PRESIDENT



First, I must say that I'm honored to be your state president for the next 12 months. When I began to participate on the legislative committee in Northeast Ohio 14 years ago, I never dreamed where that opportunity would take me. As our immediate past national President, Mike Embry, has said over and over, "Once you get into NAHU, NAHU gets into you."

Being in this industry for over 30 years on both the broker and carrier side, I cannot imagine NOT being a member of this great association. Even during a time when I was out of the industry, my continued participation in the local chapter allowed me to find my way back in to this industry in 2012. Since then, I've been a local president, a member of the national Professional Development committee, and just spent the last 4 years as the Region III Membership Chair. I was Recruiter of the Year in 2014. Membership is in my blood; without members, we don't exist.

To that end, my focus this year is to support your local chapters to retain and grow membership. This will involve personal, hands on outreach, creative incentives to help you recruit and grow, and increased financial support for

## QUICK LINKS

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



## SAVE THE DATE

***NAHU Capitol Conference***  
February 24-26, 2020  
Hyatt Regency on Capitol Hill  
Washington, DC 20001

## 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. Like baseball's Triple Crown, it recognizes accomplishments in three key areas. However, while baseball's Triple Crown hasn't been won since 1967,

participation in OAHU's Affinity Programs, such as CareWorks. We continually review new and innovative programs to help you advise your clients, while supporting the state association as well. These programs are a WIN-WIN and are highly valued by your OAHU Board.

NAHU's Triple Crown can be won every year by hundreds of our members. [Read More](#)

I look forward to a great year and if you have any concerns, questions or ideas you'd like to share, please reach out to me directly. I work for YOU and look forward to a great year!

Ingrid Martin  
OAHU President

## MEMBERSHIP SURVEY

Please take five minutes to complete our membership survey and help us make your membership a more meaningful experience. Once you complete the survey you will be entered into a drawing for a chance to win a \$50.00 Amazon gift card!

The OAHU Board is very interested in hearing your thoughts about chapter meetings and events.

[Click here to complete the survey](#)

Your feedback is important as we start to plan for the upcoming year.

Thank you for your time!

## OAHU LEGISLATIVE/REGULATORY UPDATE

Prepared by Barb Gerken & John T. McGough

OAHU's Legislative Committee is focused on three main topics: surprise billing, employer claims reporting and Section 1332 waiver options for Ohio.

- The surprise billing language included in the budget bill passed by the House and Senate, was line item vetoed by Governor Dewine. However, in his veto message, DeWine made the following statement: "I share the legislatures goal of providing consumers the information necessary to make informed decisions about their healthcare. Additionally, President Trump has recently signed an executive order requiring implementation of health care price transparency rules, an initiative which I also support. As the federal government develops these efforts and others, it is important that the state not place duplicative or burdensome regulations on health care providers, as these compliance costs will inevitably be passed on to the citizens of this State as consumers of healthcare. Over the past few months, the stakeholder community has worked toward this goal and developed common sense solutions, which should continue to be developed. I have requested that relevant state agencies collaborate with stakeholders to continue this important effort." This important issue is a priority item both on a federal and state level. OAHU will continue to voice our concerns with the inclusion of arbitration as the method of resolving claim disputes.
- On March 21, 2019 the Ohio Senate passed S.B. 9 by a vote of 31-0. S.B. 9 requires insurers to provide certain claims data to groups of 50 or more enrolled employees. On May 7, 2019, the House Insurance Committee passed the bill with an amendment that removes diagnosis from the high claimant listing. The Ohio Senate attempted to restore the diagnosis language in the budget bill, however, the Joint House-Senate Conference Committee failed to include the language in the final version of the budget. OAHU will continue to work to restore the diagnosis information to S.B. 9.

- OAHU has formed a Section 1332 sub-committee to review currently approved state innovation waivers. Of particular interest is the opportunity to build a reinsurance program designed to stabilize Ohio's individual market and entice insurers to return to market. The Ohio Association of Health Plans (OAHP) has expressed interest in working with OAHU on potential Ohio submission options.

## WORKERS' COMPENSATION PROGRAM

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@careworkscorp.com](mailto:robert.nicoll@careworkscorp.com).

[OAHU Info Sheet](#)

[CWC Important Dates](#)

## NEWS FROM CAREWORKS

### **BWC Implementing ACE-- New Reserving System 7/1/2020**

Now that the Ohio BWC has moved away from using ICD-9 Codes to using ICD-10 Codes for categorizing injuries and illnesses, they will be changing from utilizing the MIRA II Reserving System to the new ACES Reserving System. The ACES (Actuarial Claims Estimating System) process will be implemented on 7/1/2020. ACES uses very similar cost drivers (input variables) as MIRA II. Reserves are a key component in determining what your company's EMR (Experience Modification Rate) will be for the upcoming policy year. Simply put, Reserves are estimated future costs of a claim. If Reserves are present on a claim when the BWC takes their annual EMR "snapshot" on September 30th, then there is a possibility that your EMR will be higher than anticipated for the upcoming policy year. The BWC's calculation for how they arrive at a claim's Reserve is proprietary, but they do look at such variables as claimant's age, type of injury and expected recovery time.

### **Employee Termination - Concerns Beyond an Unemployment Claim**

In sticky situations, one of an employer's biggest fears when letting an employee go is whether the employee will file (and win) a lawsuit against them. Our unemployment experts are very sensitive to this fear and we do our best to protect our clients' interests. Many times, a former employee will "test the waters" by filing an unemployment insurance claim. Successfully fighting and winning such a claim can put your company or organization in a better position to negotiate or to squash a lawsuit. Take advantage of our knowledge and experience in handling a wide range of unemployment issues. To learn more about ways CareWorks Comp can assist you please contact our Unemployment Manager, Kammy Staton at 614.526.7165 or [kammy.staton@careworkscorp.com](mailto:kammy.staton@careworkscorp.com).

### **CareWorks Safety Library: Now Live!**

Looking for an easy way to fulfill your 2-hour Safety Training Requirement for this current 2019 Policy Year? We've got the answer!

Simply go to: [CareWorks Safety Training Library](#) web link Here you will find previously recorded webinars that you can

register for and fulfill your 2-hour Safety Training Requirement. Each webinar is 2 hours long and costs \$25.00. Currently, there are 4 webinars to choose from:

- Employee Engagement
- OSHA Inspections; Prevention, Preparation, & Minimizing Fines
- OSHA Recordkeeping
- Preventing Slip, Trip, Fall, & Overexertion Injuries

Looking for a do-it-yourself Toolbox Talk to give to your employees? Simply go to: [CareWorks Safety Training Library](#) web link

Then, click on the orange "VIEW TOOLBOX TALKS" link and you will see 13 different Toolbox Talk programs that you can download and use to train your employees. The topics range from Emergency Evacuation Plans to Diffusing Workplace Violence and even Parking Lot Safety. Print out each of them and use one at your next employee meeting!

## 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!

## LEADING PRODUCERS ROUND TABLE

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.

Our 2018 LPRT qualifiers were:

Deborah R. Boop - Eagle  
Stephen C. Brubaker - Lifetime & Qualifying, Soaring Eagle  
Tracy Cartwright - Eagle  
Carol Conway - Golden Eagle  
Linda M. Erlenbach - Lifetime  
Lucy Grosz - President's Council  
Elie Harriett - Eagle  
Heather Harte - Lifetime & Qualifying, Golden Eagle - Carrier Rep  
Frank Isabelle - Golden Eagle  
Lawrence Kaczmarek - Lifetime & Qualifying, Eagle  
T. Darlene Kaczmarek - Lifetime & Qualifying, Eagle  
Ingrid Martin - Golden Eagle - Carrier Rep  
Sandra Moody Gresham - Eagle  
George Morris - Lifetime & Qualifying, Golden Eagle - Agency  
Elizabeth Pool - Soaring Eagle

Mark Snider - Soaring Eagle  
David Spiess - Soaring Eagle

[Read More](#)

## 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

### Northeast

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

#### ***FSA, HRA, HSA – What's the Difference, and Why Should We Care?***

September 18 at Brecksville Community Center

[More Information/RSVP](#)

#### ***Senior Medicare Summit***

September 23 at Louis Stokes Cleveland VA Medical Center

[More Information/RSVP](#)

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### Northwest

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

#### ***In Pursuit of Ethics***

September 12 at Better Business Bureau in Toledo

[More Information/RSVP](#)

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### Western Reserve

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

#### ***Protecting Employee Privacy & Identity in the Digital Age***

September 12 at Upstairs Restaurant in Youngstown

[More Information/RSVP](#)

## 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](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.

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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