

Helping Ohioans with Healthcare Benefit Choices



Dear membership,

Our OAHU delegates had very successful legislative meetings at this year's Capitol Conference. The discussions regarding the loss of grandfathered/transitional status were of particular interest to our legislators. Most requested a copy of our updated study for further review. It is imperative that we provide a robust survey with as many examples as possible in order to reflect the devastating impact this change will have on Ohio coverages. Our first study, conducted in 2015, included more than 650 employers. Currently we have updated information for 146 clients. We are also expanding the study to include individual examples on the request of several members.

We are imploring each of you to review the attached templates and take a few minutes to provide 10-15 examples. There is a separate tab for group and individual coverage examples.

This is our chance to be heard and to make a difference for our clients. Our timeframe for resolution is growing smaller. Ohio insurers will begin to file their rates for 2019 plans in early summer. We must act quickly in order to request assistance from our representatives prior to these filings.

Feel free to contact me with any questions.

Barb Gerken, Legislative Co-Chair

More Information:

In 2015, our membership combined forces to research and prepare a study on the effects of the loss of "Grandmothered" status for our Ohio groups plans. A copy of the study is attached for your review.

It is imperative that we continue to voice our concerns regarding the impact that community rating and the Essential Health Benefits (EHB) will have on our individual and small group clients. Without intervention, transitional plan status ends on December 31, 2018. All current plans will be required to move to ACA compliant plans effective January 1, 2019. Results from our 2015 study indicate an average increase of 34%.

In order to advance this study, we ask that each of you take the time to provide 10-20 examples of small group clients and their expected increases. You are not required to provide the name of your client but we ask that you keep the live data in the event that one of the legislators asks for backup from the study. Please compare plans that are as close as possible to the current plan when providing the ACA equivalent rate.

The desired layout for responses is attached and should be sent to Barb Gerken, OAHU Legislative Co-Chair, at bgerken@firstinsurancegrp.com.

Please take the opportunity to participate in this study. We had nearly 700 groups in the last study and it is important to provide feedback for all territories and sizes of employers.

Responses are due no later than Friday, March 30, 2018

[Grandmothering Sample Requests](#)

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