



# Updates

Ohio Association of Health Underwriters  
3053 Nationwide Parkway, Brunswick, Ohio 44212

October 2019

## WE HAVE MOVED!



Please note the new address for the OAHU Office:

3053 Nationwide Parkway  
Brunswick, Ohio 44212

## 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.

**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.

## 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, NAHU's Triple Crown can be won

## LEADING PRODUCERS ROUND TABLE

every year by hundreds of our members. [Read More](#)

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](#)

## 2020 NAHU CAPITOL CONFERENCE SCHOLARSHIP

**Purpose:** To provide funding for a first-time attendee for the annual National Association of Health Underwriters ("NAHU") Capitol Conference. Funding will include conference fee up to the early bird registration amount, travel expense to and from the conference (certain limits apply), and half of the hotel expense consistent with the Ohio Association of Health Underwriter's ("OAHU") Reimbursement Policy.

**Award Criteria (one per lifetime):**

1. The individual must be a member of OAHU.
2. The individual must be a First Time Attendee to CAP conference OR new to a local or state board.
3. Individuals who received OAHU CAP scholarships in the past are not eligible to apply.

**Award Presentation**

The treasurer will contact the awardee(s) and direct them to the NAHU website to register prior to the end of early bird in order to submit for reimbursement.

The 2020 NAHU Capitol Conference will be held on February 24-26, 2020 at the Hyatt Regency on Capitol Hill

[Click here to download the application](#)

*Completed applications must be received no later than Monday, November 18, 2019.*

## 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@careworkscomp.com](mailto:robert.nicoll@careworkscomp.com).

[OAHU Info Sheet](#)

[CWC Important Dates](#)

## NEWS FROM CAREWORKS

### **Happening Now: Group Rating & Group Retrospective Enrollment for upcoming 7/1/2020 Policy Year**

It's that time of year again: 2020 Traditional Group Rating and Group Retrospective Rating offers are being sent out to employers. Some employers are eligible for both programs (we refer to this as "dual eligibility"). We're eager to discuss these options with you, as each year there may be a different mix of cost-saving strategies that work best for your organization. ***The enrollment deadline for the 7/1/2020 Rate Year is November 15, 2019 for Traditional Group Rating, and January 24, 2020 for Group Retrospective Rating.***

### **What's an EMR and Why is it Important?**

The Experience Modifier Rate (EMR) plays a pivotal role in determining an employer's premium rates and, in some cases, obtaining work as a subcontractor. The BWC calculates the EMR based on a comparison of the employer's experience period claims compared to an industry average expected claim level. The EMR is used as a gauge for future claim costs and serves to adjust an employer's premium if claims are above or below expected levels. The EMR is applied to the base rate and is used as a base rate credit discount or a penalty rate surcharge. When an employer's EMR is above 1.00 they are "penalty rated". If an employer's EMR is below 1.00 they are "credit rated". Traditional Group Rating programs serve to lower an employer's EMR below the EMR levels they could achieve on their own. There are circumstances when employers must provide their EMR, as a requirement to bid on particular jobs and that is used to gauge the employer's workplace safety. Each June, BWC provides private employers with an on-line experience exhibit that provides their upcoming policy year experience period data including experience claims, base rates for their manual classifications and their Experience Modifier Rate (EMR). For public employers, this experience exhibit is provided in December each year. Please contact CareWorks Comp if you have any questions about your organization's EMR.

### **Ohio BWC Offering Free, Informative Monthly Webinars**

Conducted twice per month, the BWC offers free Webinars that last approximately 20 minutes. The topics of these informational webinars change monthly. You can also view past recorded webinars. Register for upcoming BWC webinars here: [Employer Webinars](#)

## 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!

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

#### *Recover, Regroup & Recharge*

January 23, 2020

[More Information](#)

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#### Northeast

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

#### *Medicare Trends and Updates*

November 20, 2019

[More Information](#)

#### *Save the Date - 2020 Products Fair*

March 18, 2020

[More Information](#)

#### Northwest

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

#### *Live From NAHU: Medicare-for-All and the 2020 Election*

November 14, 2019

[More Information](#)

### 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!

#### OAHU Office

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