

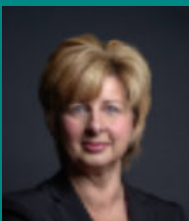
Helping Ohioans with
Healthcare Benefit
Choices



Northeast Ohio Health Underwriters Association

January 2018 Newsletter

Board of Directors



President
Shelley Chornak



Vice President
Frank Spinelli



Treasurer
Leslie C. James

Letter from the President, Shelley Chornak

Happy New Year! I hope everyone took time to enjoy the holidays with family and friends. We had a great Holiday social in December; thanks to everyone that joined us. Take a look at some of the photos below from the Holiday event.

Please mark your calendars for the following events:

- January 17th - monthly meeting at the Brecksville Community Center. We are honored to have NAHU President, Mike Embry, talk with us about the latest happenings in Washington and at NAHU. Registration is open.
- January 18th - our first social of the year "We survived the 4th quarter, AEP and Open Enrollment!"
- March 21st - Products Expo at the Holiday Inn. 6 hours of CE will be offered including Ethics.
- May 18th - Golf Outing at Boulder Creek

DUES

As a reminder, we increased the local dues of NAHU membership to \$75 per year effective January 1, 2018. Total membership is now \$395.

NAHU members are eligible for discounts on products and services that can enhance your business success and increase your bottom line, including E&O insurance, technology and compliance. To learn more about all resources available to you please visit the NAHU website: <http://nahu.org/resources/member-benefits>

At the State level, as a member you have access to CCI Workers Comp program and Risk Control 360. Both give brokers an additional source of revenue. Check out the State's website for more information: <https://www.ohioahu.org/>

Please consider volunteering for one of our committees. We can always use help with Membership, Legislation, Programming and Public Service.



Secretary
Richard Muccio

Trustees



Amanda Brewton



Dave Cunix



Dan Feiwell



Ingrid Martin, HIA,
CEBS



Gene Pompili

Marie Samovski

I wish you all a happy and healthy New Year! If you have questions about NEOHUA, please feel free to contact me or any board member.

Shelley

A great time was had by all who attended the NEOHUA Holiday Party on December 20, 2017 at the Market Ave. Wine Bar



NEOHUA January 17th Program
features NAHU President Mike Embry

Date:

Wednesday, January 17, 2018

Time:

8 a.m. - Registration

8:15 a.m. - Announcements

8:30 a.m. - 9:30 a.m. NAHU President Mike Embry

For the past 29 years, Mike has dedicated his career to the insurance industry, its agents and clients. In 1989, Mike founded and ran his own small benefits planning agency. Then, in 1996, Mike founded the employee benefits practice at Michigan-based Comerica Insurance Services. In 2014, Mike purchased the employee benefits practice from Comerica and opened Comprehensive Benefits, Inc. His areas of practice are small group benefits, mid-size group benefits, worksite voluntary benefits and small and mid-size self-funded plans.

9:35 a.m. - 11:15 a.m. - 2 CE Applied

"Strengthen Your Broker Relations by Selling High-Value Non-Insurance Healthcare Benefits"

Presented by:

Peter Young, Senior Consultant, Paramount Preferred Solutions

Ray DeAngelis, Regional Provider Relations, Paramount Healthcare

Small employers need a healthy and safe workforce to help their organizations grow and prosper. But healthcare is often one of the most costly and challenging employee benefits to provide. This session will help brokers learn about high value, yet practical,

Not pictured
Trustees:
Debbie Bogdan
Marie Samowski
Stan Sieniawski

Past President



Joanie Keehn

Business Manager



Lynn Bracic
Professional
Management Concepts
Office Address:
28022 Osborn Road
Cleveland, OH 44140
440.899-8089
neohua@oh.rr.com
www.neohua@oh.rr.com

Mark Your Calendars

Please mark your
2018 calendar for
the following dates:

Wednesday, January

27

Morning Program
features *NAHU*
President Mike
Embry

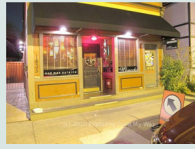
+ a 2 CE

presentation
"Strengthen Your
Broker Relations"
presented by Peter
Young and Ray
DeAngelis of
Paramount
Solutions
/Paramount
Healthcare

non-insurance benefits your clients can utilize to manage these real challenges when the lack the budgets, time and resources to offer and maintain a wider array of benefits to attract and retain the best workforce possible. And they can develop a partnership with their employees to achieve better health. You the broker can strengthen your relationships, and cement your "trusted business advisor" status with your clients by delivering a wider array of employee benefits solutions.

[Click here to register online](#)

4th Quarter Survival - A January 18th Social



We survived 4th Quarter, AEP, Open Enrollment, and the Holidays!

When: January 18th

Time: 5:30 to 8:30 p.m.

Where: Momocho

1835 Fulton rd Cleveland Ohio 44113

Cash bar, light appetizers (Cost \$10)

[Click here to register online](#)

Annual NEOHUA Golf Outing by Golf Chair, Leslie James

Hello Members:

I hope your New Year was enjoyable! I am hoping to help a few of you with one of your New Year's Resolutions to get out and get involved. Your 2018 Golf Outing Committee is looking to grow in size. We need at least 3 to 5 additional members who are willing to help out in the background before the event and/or on the day of the event. The current committee co-chairs are myself and Lincoln LaFayette. The two additional committee members are Joanie Keehn and Shelley Chornak.

We currently do all meetings via teleconference. At times we will be meeting every other week and as the event gets closer, we could go to every week. This will all depend on the amount of hands involved. I believe the more the merrier.

Please reach out to me either via email at lcjames@insurancestrategyinc.com, call or text at 440-382-4014.

2018 NEOHUA Expo



We are excited to invite you to be a part of our 2018 NEOHUA Expo. We will have cutting edge programming around PBM's, Crowdsourcing and Ethics. The Expo will also have a new layout and feel to it this year. Our sponsors will be amongst us for the whole-day and we will have a buffet lunch.

Our sponsors will have a chance to enter a drawing for a prize for participating. Attendees will have a chance to enter a drawing for a prize for attending and visiting each of our sponsors. Our Membership and PAC booths will each have drawings for all who attend. We will be hosting our Silent Auction of donated items. As well as many of our sponsors who offer their own drawings for those who attend.

Please consider being a 2018 Expo Sponsor and Exhibitor. [For information and to reserve click here.](#) If you wish to be an attendee, [click here to register online.](#)

If you would like to donate an item for the Silent Auction, we are looking for items with a value of \$40 or more. You can contact Joanie Keehn 440-536-1228 or

Brecksville
Community Center
8 am - 12 noon
[Click here to register online](#)

Thursday, January
18th

"Celebrating Our
Survival of the 4th
Quarter of 2017"

5:30 - 8:30 PM

Momochu

1835 Fulton Rd.

Cleveland

Cost: \$10

[Click here to register online](#)

jkeehn@healthmarkets.com.

If you have questions or would like to participate on the committee please contact Joanie Keehn.

Risk Control 360 is now available

Dear OAHU Members:

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 ([614-529-7169](tel:614-529-7169) or beverly.westover@careworkscomp.com) or Debbie Boop ([216-978-0839](tel:216-978-0839) or debbieboop@sbcglobal.net) for more information and to get started!

Thanks,
OAHU Board



PAC Contributions Do Matter

Have you ever wondered if your HUPAC and OAHUPAC investment make a difference? Investment? Yes, it's an investment in your career when you consider the following achievements NAHU has made over the past few years because individual PAC contributions.

- Maintaining the tax free status of employer offered insurance benefits - Congress continues in its attempts to tax health benefits that are used by over 175 million Americans that receive health insurance through their employer. By fighting to maintain the employer exclusion NAHU and its coalition partners have saved the clients agents and brokers serve over \$260 billion dollars per year.

- Succeeded in passing legislation to allow states to define their small group markets - NAHU was able to pass legislation that allowed states to define the size of their small group markets. Under the ACA the definition of small group was to include mid-size employers that could have wreaked havoc on 3.4 million employees and their families with nearly two-thirds of workers seeing an 18 percent premium increase.
- Delay of the 40% Cadillac/excise tax and Health Insurance Tax (HIT) - NAHU with its coalition of partners were able to successfully get Congress to pass a two year delay of the 40% excise tax on health insurance plans which now means the tax will not go into effect until 2020. This action saved consumers and employers over \$16 billion in additional taxes. NAHU also won a one year delay of the health insurance tax, providing some temporary relief in 2017 to consumers and small business to the tune of \$12 billion. NAHU continues to fight for the full repeal of both of these taxes that increase the price of health insurance.
- Repeal of the small employer deductible cap - NAHU along with its strong partnerships with other organizations was able to preserve plan choice and affordability by repealing the \$2,000/\$4,000 small employer deductible cap. Ensuring that clients represented by agents and brokers could pick the plan that best fit their needs.
- Negotiating the Medical Loss Ratio from 90/10 to 80/20 - In a perfect world, MLR would not exist but due to the insistence of Congress and the administration it is currently law. NAHU was able to negotiate the MLR from 90/10 to 80/20 preserving a role for the over 100,000 agents and brokers in the industry. NAHU continues to work to completely remove agent and broker commission from the MLR.
- Restored Medicare Open Enrollment - NAHU successfully lobbied the restoration of the Medicare open enrollment period to allow the 19 million seniors who use MA plans to make a one-time change during the first three months of any year to another MA plan, elect original Medicare fee-for-service program, or to elect coverage under part D.

As NEOHUA PAC Chair, I want to thank those of you who are already contributing to the effort. The legendary football coach Vince Lombardi once said, "Individual commitment to a group effort - that is what makes a team work, a company work, a society work, a civilization work." If you are not currently a contributor, get involved! The amount of your contribution to HUPAC and OAHUPAC isn't as important as simply being involved at some level. Our industry has seen many changes in the past few years and thus far we've been able to protect our industry, an industry that provides needed services to ou