

Helping Ohioans with  
Healthcare Benefit  
**Choices**



Northeast Ohio Health Underwriters Association

## August 2017 Newsletter

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### Board of Directors



President  
Shelley Chornak



Vice President  
Frank Spinelli



Secretary  
Richard Muccio

### *Letter from the President, Shelley*

When I first joined NEOHUA in 1996 I never imagined that I would attend National Conventions, Capitol Conference or become the President of our local chapter. My only reason for joining was to meet brokers so I could write more business as a Group Rep. Purely selfish at that time. Over the years I learned it was so much more; and if I cared about the future of the industry that afforded me a great career I needed to get involved. Not only with my time but with contributions to HUPAC and OAHUPAC.

I became a Trustee in 1997. The first couple years I didn't do much, just attended monthly board meetings and membership meetings. The first committee I worked on was a Casino Night fundraiser. I was asked to be on the Legislative Committee and quickly said NO because I wasn't very political and didn't keep up with what was going on in Washington or locally.

It all started to change when I attended my first National Convention in Miami. I realized how much NAHU does on behalf of agents, brokers and carriers and the importance of contributing to the PAC. It's sometimes difficult to see this on a local level; we don't always remember we're part of something bigger.

I finally got the courage to attend Capitol Conference in 2012 and now I'm hooked. NAHU brings in great speakers including Senators and Congressmen from both sides of the aisle. We're armed with talking points so when we meet with our elected officials we're all speaking with one voice. It's a little intimidating at first but then you quickly realize they need our help and appreciate hearing how legislation affects our clients, their constituents.

The point of my story is to get involved! We could use new faces and new ideas. I'm sure you'll find it as rewarding as I have over the years. If you have questions about a committee, the Association or not sure how to start to get involved please let me know.



Treasurer  
Leslie C. James

### Trustees



Amanda Brewton



Dave Cunix



Dan Feiwell



Ingrid Martin, HIA,  
CEBS



Gene Pompili

by Program Chair, Dan Feiwell

As the fall approaches and NEOHUA exits the summer hiatus, we again look forward to the new "Board" year and the opportunity it presents. I have been tasked with securing programs for the year although September and October have been planned previously so a big thank you to Joanie Keehn for all her efforts. My goal for the coming 10 months is to increase the number of CE's available at the monthly meetings. For instance, I would rather do two meetings with 3 CE's each then have three meetings with maybe 5 CE's. Our time is all valuable and if we commit a morning to being at NEOHUA, let's make it as productive as possible. Stacking programs allows for more education, more networking and if we increase attendance as I believe we will, more carrier sponsorship opportunities.

We are also at a point where NEOHUA will be writing a lot of the CE's we present now and in the future. The reality is our carrier partners have decreased their participation levels in terms of offering CE. However, we have heard the feedback that carrier CE's can sound like commercials so this will allow completely independent information to be presented. We may also look into alternative topics such as practice management, training and other areas not previously offered.

We are always open for suggestions, comments and of course help. Please contact me at [dfeiwell@cpihr.com](mailto:dfeiwell@cpihr.com) should you have any suggestions or want to help on the board.

### We're Off To Get A Waiver!

by Legislative Chair, Dave Cunix

[We're off to get a waiver!](#) A wonderful waiver from Washington.

In an exciting new development, the State of Ohio is putting together a team of stakeholders to create a Section 1332 State Innovation Waiver. What will we ask for? Will this stabilize and improve our health insurance market?

Per The [Centers for Medicare & Medicaid Services](#)(CMS), the Section 1332 Waiver is where each state has the opportunity to tweak the [Patient Protection and Affordable Care Act](#)(Obamacare).

"Section 1332 of the Affordable Care Act (ACA) permits a state to apply for a State Innovation Waiver to pursue innovative strategies for providing their residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA.

State Innovation Waivers allow states to implement innovative ways to provide access to quality health care that is at least as comprehensive and affordable as would be provided absent the waiver, provides coverage to a comparable number of residents of the state as would be provided coverage absent a waiver, and does not increase the federal deficit.

State Innovation Waivers are available beginning January 1, 2017. State Innovation Waivers are approved for five-year periods, and can be renewed. Waivers must not increase the Federal deficit."

As the Legislative Chairman, I will be closely monitoring our state's progress. Fellow Trustee Stanley Sieniawski is our representative on the Task Force. Stan noted that "an Innovation Waiver would allow the state to modify the existing law or create something entirely new to meet the healthcare needs unique to Ohio." We will share information as it becomes available.

Marie Samovoski  
Not pictured  
Trustees:  
Debbie Bogdan  
Marie Samovoski  
Stan Sieniawski

## Past President



Joanie Keehn

## Business Manager



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

## Mark Your Calendars

Please mark your  
2017 calendar for the  
following dates:

Wednesday, Sept. 20  
Morning Program  
Medicare Summit  
Brecksville  
Community Center

[Join Our Mailing List!](#)

The first two states to file were [California](#) and [Alaska](#). Their needs and plans are totally different. [Hawaii](#), [Vermont](#), and [Minnesota](#) have also filed applications. What they all have in common are the goal to provide health insurance coverage to at least as many people, retain insurance that is both comprehensive and affordable, and to not increase the federal deficit.

We know the rules. We understand the goals. Now, let the [creativity](#) begin.

## 2017 Annual Golf Outing

by Leslie C. James, Golf Outing Co-Chair

We had a total of 70 golfers join us for an amazing day at Boulder Creek Golf Club in Streetsboro, Ohio. I would like to thank my Co-Chair, Lincoln LaFayette, and our Past President, Joanie Keehn, for working hard alongside me to make this truly an overwhelming success. I also want to thank our sponsors. We had amazing support from our sponsors which well exceeded our expectations. We sold all but one sponsorship opportunity. Our sponsors in addition to supporting the event, contributed to a "swag bag" for each of our golfers.

As I stated above, the event was not just a success, we were able to bring in just over \$11,600. Once we paid out our expenses, we had a profit of just over \$3,100. The money raised from this event goes into our general budget. This allows us to put together our monthly meetings and bring forth continuing education classes and legislation events for our members.

Your golf committee has started working on our 2018 Annual Golf Outing and would like to have more members join our committee. We meet via a teleconference call about once a week for the initial planning strategies which kick in during the month of March and then dropped down to twice a month to just make sure we are on track with everything. We will need individuals to work the event but you will also have the opportunity to golf if you would like. I was able to bring a foursome to the event for the 2nd year in a row and enjoy some time away from my office.

Your golf committee chair members are looking forward to working with some new faces to make 2018 just as successful. If you would like to join our committee please contact me either by phone at 440-842-9922 or email me at [lcjames@insurancestrategyinc.com](mailto:lcjames@insurancestrategyinc.com).



NEOHUA Members,

Are you interested in sending a reminder to your customers about the 2018 OAHU/CareWorksComp Workers' Compensation Group Rating program? More than 4,600 businesses participate in the OAHU group rating program, collectively they receive \$16+ Million in workers' compensation premium savings, average annual savings for OAHU participants is \$3,800. While helping your customers save money you can earn 31.25% the first year and renewal commissions (paid on the service fee charged to the client) when your group clients enroll in CareWorksComp Worker's Compensation Group Plan.

The group rating enrollment is approaching and we want to make sure that your customers who would like a free quote, can receive one in time to enroll in the 2018 program. CareWorksComp must receive an AC3 (Temporary Authorization) by November 8th to allow enough time to receive data from the BWC to determine group rating eligibility for your customers for the 2018 rate year.

If you need an electronic copy of your customized AC3, please contact our program manager, Cordell Walton, at CareWorksComp. I have included his contact information below. I would also like to remind you that the group rating enrollment deadlines are November 20 (traditional group rating) and January 24 (group retrospective rating). Many of your customers can receive a savings of \$1,000 or greater by participating in the OAHU/CareWorksComp group rating program

[Click here](#) for a word document that you can customize to send to your customers.

[Click here](#) for a co-branded marketing piece you can use.

Cordell Walton  
Program Manager  
CareWorksComp  
5500 Glendon Court  
Dublin, OH 43016  
(614)827-0398 direct  
(419)494-1276 mobile  
cordell.walton@careworkscomp.com

## OAHU CareWorksComp Workers' Compensation Group Rating Program

As a member you have access to this workers' comp rating program. When your clients enroll you earn commission and OAHU and NEOHUA also receive compensation. This is a great source of revenue for the association.

Because of the following members promoting this program to their clients, NEOHUA received \$9,404.62

Linda Erlenbach  
Jim Horn  
Newton Johnson  
Darlene Kaczmarek  
Randy Klein  
Frank Novy  
Tony Tesoriero  
Tim Ulewicz

For more information on the program contact:

Cordell Walton  
Cordell.walton@careworkscomp.com  
614-827-0398 direct  
419-494-1276 mobile



Political action takes on many forms, directions and involvements. One specific action is becoming a member of HUPAC or, as we like to say, "You-PAC." HUPAC is a powerful player for YOU in federal politics. NAHU members have supported HUPAC and our legislative priorities, which is the lifeblood of our association. HUPAC can only raise funds from NAHU members so it's crucial that every NAHU member takes the next step in their membership and contributes to HUPAC. Have you heard enough? Click here to contribute now.

Presidential politics dominate the airwaves and talk shows across the country. However, Congress will be the body that has the most effect on healthcare and any redesign. So while the most attention is given to the presidential race, whether Trump or Clinton wins, Congress will impact

your professional life the most. HUPAC is focused on the legislative branch and the congressional races up for election.

Time is running out. As we push into the last few weeks of the election cycle, HUPAC needs YOU! It doesn't take a lot to become a HUPAC contributor, as little as \$3 a week -- less than the price of a Starbucks latte. If you're convinced, [click here to become a supporter for \\$12 a month.](#)

As you know, both sides of the political aisle have bills ready to go that will impact you. We need to make sure we have friends on both sides of the aisle who will protect us all. HUPAC is one very important political action committee that supports candidates who support our legislative agenda, and we have a track record of winners being elected to Congress.

YOU are at the frontline of providing consumers the right health insurance choice. YOU understand the depth of health insurance issues. YOU make a difference every day for your clients. Its time YOU join the others to make a difference in the halls of Congress. We all need YOU. HUPAC needs YOU!

So will you join me today in becoming a HUPAC monthly contributor?

[Yes, I'm in for \\$12 a month!](#)

[Yes, I'm in for \\$30 a month!](#)

[Yes, I'm in for \\$85 a month!](#)

[Yes, I want to contribute a one time contribution](#)

YOUR CONTRIBUTION MAKES A REAL DIFFERENCE.

Thank you for all you do to help HUPAC!

Sincerely,

Eric Kohlsdorf

National HUPAC Chair



## NEOHUA OAHUPAC Contributors:

as of July 31, 2017

### Capitol Club Contributors

Shelley Chornak

Michael Coppola

David L. Cunix

Darlene Kaczmarek

Larry Kaczmarek

Randy Klein

Aaron Marinelli

Dave Petno

William E. Phillips

Mark Ruzic

Stan Sieniawski

Frank Spinelli



Ken Statz

### OAHU PAC Contributors

Dave Auble  
John Bergan  
Joseph T. Blasko Jr.  
Linda Erlenbach  
Michael Farrell  
Sue Forester  
Linda Glynias  
Robert W. Hubbard Jr.  
Joanie Keehn  
Ingrid Martin  
Doris Marzolo  
Richard Muccio  
David Randolph  
Charles Rowley  
Jack VanDusey  
Mark Woessner

### HUPAC Contributors

Deborah Bogdan  
Shelley Chornak  
Michael Coppola  
Cheryl Coyne  
Linda Erlenbach  
William Geraci  
Leslie James  
Larry Kaczmarek  
Darlene Kaczmarek  
Joanie Keehn  
Randy Klein  
Robert Klonk  
Aaron Marinelli  
Ingrid Martin  
Stan Sieniawski  
Frank Spinelli  
Kenneth Statz  
Carla Washko

Reason: HUPAC and OAHUPAC supports candidates for federal and state office, regardless of political party, who are accessible to NAHU members and who are willing to consider NAHU's positions and view in the development of public policy pertaining to health care coverage in the public and private sectors.

You can click the following links to support either or both PACs today:

[HUPAC](#)  
[OAHUPAC](#)

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