

Helping Ohioans with Healthcare Benefit Choices



Northeast Ohio Health Underwriters Association

Winter 2015 Newsletter

In This Issue

[President's Letter](#)

[2015 Benefits Forum](#)

[2015 Golf Outing](#)

[Ohio Legislative Report](#)

Board of Directors



President
Ingrid Martin, HIA, CEBS

(No Photo)
President Elect
Mark Ruzic



Secretary / Treasurer
Dan Sklenka

Trustees



Dave Breudigam

Letter from the President, Ingrid Martin, HIA, CEBS

Happy New Year. We all survived open enrollment, at least I hope we did. I'd like to hear from you about your experiences with the Marketplace, your clients, the system etc. We'd like to publish some stories in upcoming newsletters. The Good, the Bad and the Ugly. You can send them directly to me, at imartin765@msn.com and I'll pick a couple to share with the association.

Along those lines, as I mentioned at the meeting on Jan. 21, please don't forget about our Brokers Making a Difference Campaign. We need your stories there as well. You can access the program and upload your story at the link above. It ends on February 15th so don't delay. More impactful would be your client submitting a story. Please feel free to share the link with them.

Lastly, as you all know, membership is my passion. We now have a new membership campaign with three ways to win. Be the top Regional Recruiter for \$500, recruit 2 new members and be in a drawing for \$250 (4 winners selected) or Recruit 6 new members, Qualify for the Triple Crown and qualified for one of the NAHU Certifications after January 2013. This Grand Prize will award you a FREE trip to Convention June 27 - July 1 in New Orleans.

[Click here for information on the January April 2015 Membership Campaign](#)

I have just one ask...if each of you would recruit JUST ONE NEW MEMBER, we will double NEOHUA. If you need some ideas on recruiting, please reach out. I can share what I've used and hopefully, we can bring home some more awards this summer.

Three Great Reasons to become involved



David Cunix



Ray DeAngelis



Leslie C. James



Mary T. Lavelle



Lori Lipton



Join or encourage someone to join NEOHUA

1. Reason: We are an organization that keeps up to date on the discussions in Washington D.C. that will affect our business today, tomorrow and future.
2. Reason: Connect with other agents, agencies and organizations that are experiencing the same success and difficulties that you experience on a daily basis
3. Reason: As a NAHU Member, you are eligible for discounts on products and services that can enhance your business success and increase your bottom line, including E&O insurance, credit card services, and office product savings. By utilizing the NAHU-exclusive discounts offered by the following vendors, members can often more than recoup their membership investment. When contacting the vendors for more information, please don't forget to mention you are a NAHU member.

Education and CE Opportunities

1. Programs throughout the year that educate you on changes and updates in the industry
2. Programs that offer CE credits for attending

Support HUPAC / OAHUPAC

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](#)

2015 Benefits Forum (An Expo for the Health Insurance Professional)

Wednesday, March 18th
 Holiday Inn Independence
 Independence, Ohio
 7:30 a.m. - Registration
 8:00 a.m. - 4:30 p.m. - Welcome with sessions to follow

5 CE (applied for) will be offered

Joanie Streets Keehn

Trustees not pictured:
Shelley Chornak
Al Mulliken

Past President



Joe Blasko, Jr.

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 2015
calendar for the following
dates. CLICK ON
UNDERLINED DATES FOR
INFORMATION ON
INDIVIDUAL PROGRAMS:

[Morning CE Programs](#)
(click the underlined
date for info)

-
[Wednesday, February 18](#)
Brecksville Community
Center

[NEOHUA Benefits Forum](#)
(click the underlined
date for info)

[Wednesday, March 18](#)
Holiday Inn Independence

[Morning CE Program](#)
Wednesday, April 15
Wednesday, May 20
Brecksville Community
Center

Speakers include:
Karen L. Kirkpatrick
Infinisource

To register on-line
[click here](#)

Deadline for registration is March 12th at 5 PM
(Please note that we have limited seating)

Don't miss out on this amazing opportunity!
Our 25th Annual Benefits Forum
(an Expo for the Health Insurance Professional)
is one of the best of its kind in Ohio

NEOHUA Golf Outing



Mark your calendars for our spring Golf Outing scheduled
for:

May 29, 2015
Tanglewood Country Club
Chagrin Falls, Ohio 44023

[Click here to register online](#)

Ohio Legislative Report

by Mark Rusic

Overview of "Lame Duck" session

HB 511 - Ohio "ACA clean-up" legislation -- Language was
loaded into H.B. 201 -- signed by Governor Kasich on
December 19, 2014

- Small group full-time employee increased from 25 to 30 hours.
(Effective for plans renewed or issued on or after 1/1/2016).
- Ohio "Dependent Age" reduced from age 28 to age 26.
(Effective for plans renewed or issued on or after 1/1/2016).
- Short-term health insurance policy increased from "no longer
than 6 months" to "less than 12 months".
- Amends S.B. 99 (oral-chemotherapy parity law) to clarify that
the deductible under a high deductible health plan and
catastrophic plan must be met before the S.B. 99 oral
chemotherapy drug \$100 cost cap applies.

The Ohio Senate increased Republican participation to a 23 -
10 majority with four new members coming in.

The Ohio House increased a Republican majority to 65 to
34, from 60 to 39 previously.

Cliff Rosenberger was elected as the new speaker of the
House.

[NEOHUA Golf Outing](#)
(click the underlined date for
info)

[Friday, May 29](#)
Tanglewood

[Morning CE Program](#)
Wednesday, June 17
Brecksville Community
Center

[Join Our Mailing List!](#)

Ten to Four

by David Cunix

The call came in at ten of four. The client was both agitated and apologetic. He hated to bother me, but he didn't know who else to call. John and Mary (names changed) have Medicare Advantage coverage through a major carrier. They have had ample opportunities to see their policies in action.

Mary's doctor ordered a heart catheterization for January 8, 2015. There is a whole pre-procedure protocol for a non-emergency catheterization, including a change in medication. Mary was doing her part. But now, less than 24 hours prior to her appointment, the doctor had called to advise her that the pre-certification had not been finalized. No pre-cert, no insurance payment.

John called the insurer and got nowhere. Which insurer? Truthfully, it doesn't matter. I can't say why this case fell through the cracks. I don't know if the doctor's office was the issue. What I can report is an aggravated client, a nervous husband, calling about a procedure that needed to be done.

I promised to see what I could do. I called the insurer. We're agents. We have different numbers. We have access. My contact needed a narrative in an email. That email was time stamped 4:09 PM.

Final resolution, including notes in the client's file, was achieved by 5:11 PM. And I was able to reassure John and Mary that their health insurance was going to help them receive the care they needed.

The government has no idea what we, licensed insurance agents, do for a living. And, in truth, our insurance carriers don't always fully appreciate the part we play in the system. But we know that it is the agent that not only takes that frantic call late in the afternoon, it's the agent that gets the problem solved.

After the November 4th General Election, the Ohio Legislature will conduct its "lame duck session" that is scheduled to occur between November 12th and December 18th. Any bill that does not pass into law this year will die and a new two-year session of the Legislature will start next January with new bill introductions.

Thanks goes to NEOHUA member Jim Horn who donated his winnings from our February 50/50 drawing back to Dress for Success (our February public service charity)



Try it FREE today.