

Helping Ohioans with Healthcare Benefit Choices



NEWS

April 2020

Board of Directors



President
Leslie James



Vice President
Deborah Bogdan



Treasurer
Richard Muccio

Letter from the President, Leslie James

I hope this article finds all of you doing well and staying safe during these ever-changing times. While it has only been a few months since we last saw each other, it seems like a great deal more time has passed. Many of us have had to adjust to working from our homes and dealing with clients in different ways other than the preferable face-to-face. Our industry is an essential workforce and I am glad we are all able to be there for our clients when they need us most.

Please make sure you are taking advantage of all that [NAHU is offering on COVID-19](#). I am sure you have seen the opportunity to partake in webinars, read emails and listen to podcasts. These are just a few of several benefits that our available to you as a member. If you are not a member, consider [joining](#). This is an opportunity to receive extensive knowledge and updated information at no additional cost to you.

By now you know our Benefits Forum has been moved to the end of June. I am hoping that we can get together at that time. Webinars have become a daily routine and we need to get back to networking among our peers. I would like to thank all our sponsors, speakers and members who have committed to our June event. If you have not yet signed up, please mark your calendar to join us at MGM Northfield on June 24th.

You will see that the Benefits Forum is not the only item my team is working on. We are approximately 4 months away from our Annual NEOHUA Golf Outing. The event will take place at Shale Creek Golf Course in Medina, Ohio. My committee is hoping to have a big turnout after all of us have been practicing safe distancing. Make sure to keep the event in mind as we prepare for summer. The first 10 people to sign up will be entered into a drawing for a \$50 gift card.

NAHU has decided to change our [Annual Convention](#) which was to take place in Chicago in late June to a virtual event. I hope those who were unable to attend originally consider taking the time to participate from your homes or offices.

One final item to handle this month is to let all of you know that May is time for our election of officers. We are looking for individuals who would like to participate as a Secretary or Trustee (4 positions open) with your Board of Directors. I have enjoyed my many years on the Board of



Secretary
Andrew Toppin

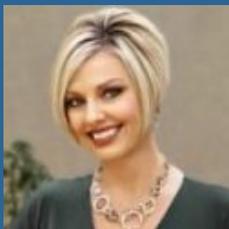


Immediate Past President
Frank Spinelli

Trustees



Shelley Chornak



Cindy Clements



Dave Cunix

Directors. While I still have one position left to hold as “Past President”, I have not just grown and benefited personally, but also the experience made me more productive and effective agent for my clients. If you would like to put your name in for nomination or if you would like to nominate someone for a position, please email me (lcjames@insurancestrategyinc.com) or Frank Spinelli (fspinelli@oswaldcompanies.com). We ask that you use “NAHU Nominee for Board of Directors” in the subject line of your email. You may also feel free to call us directly.

Be safe and take care of yourself! You are essential to so many people.

NAHU and COVID-19

Read NAHU's [official statement](#) on COVID-19.

Read NAHU's [official statement](#) on the *Coronavirus Aid, Relief, and Economic Security (CARES) Act*.

As part of the continued effort to slow the spread of the COVID-19 pandemic in our region, NAHU will **operate virtually** under a mandatory telework policy. Their entire staff will continue to provide you with the services you receive now and should only encounter minimal disruption. Please be patient if you are calling the office or emailing staff as they may require additional time to get your message and respond. NAHU's priority is the health of staff and their families and they are hoping that all of you are safe at home as well.

NAHU is hosting a series of webinars in the coming weeks updating you on what is happening with COVID-19 from the regulatory, legislative, and compliance perspectives.

Past Recorded Webinars on COVID-19:

- 3/19/20- [Advanced ICHRA Compliance Issues & COVID-19 Updates](#)
- 3/27/20- [COVID-19 & Employee Benefits](#)
- 4/1/20- [FFCRA Compliance & Employer Actions](#)

More information and resources can be found at <https://nahu.org/coronavirus-information>

NEOHUA Member Survey

Please take a moment to complete a brief survey to provide us feedback regarding membership and events. Anyone who completes the survey by April 25 will be entered for a chance to win a \$10 Starbucks gift card! [View Survey](#)



2020 NEOHUA Products Expo



Jaime Lebron



Ann Stark



Administration Office



J&M Business Solutions, LLC
Sheri Maskow
3053 Nationwide Parkway
Brunswick, Ohio 44212
330.273.5756

**Rescheduled for June 24 at the
MGM Grand Northfield Park**

Agenda:

7:30 AM - Registration, Continental Breakfast and Visit Exhibitors

8:30 AM to 8:45 AM - Welcome and Announcements

8:45 AM to 9:45 AM - 1 Hour CE Program to be announced

9:45 AM to 10:00 AM - Break

10:00 AM to 11:30 AM - *Ethical Dilemmas and the Life / Health Insurance Industry*
(3 Hours of Ethics CE)

Presented by Richard M Muccio, RMM Financial Services, Inc.

A study of ethics and the law as it relates to the life/health insurance industry along with an exploration of the ethical dilemmas confronting the life/health insurance industry with examples of agents, clients, and companies that have made the wrong decision.

11:30 AM to 1:00 PM - Lunch, Visit Exhibitors

1:00 PM to 2:30 PM - Second Half of *Ethical Dilemmas and the Life / Health Insurance Industry*

2:30 PM to 2:45 PM - Break, Last Chance for Raffle Tickets

2:45 PM to 3:45 PM - *COBRA: 5 Most common Issues* (1 Hour CE)

Presented by Steve Jackson, PrimePay

We will discuss how to count employees correctly to determine if your client must comply with COBRA. We will review five plans that are subject to COBRA which you may not have considered, different COBRA triggers that can be tricky, the most often missed COBRA notice, and the number one DOL request that is most commonly missed.

3:45 PM to 4:00 PM - Raffle Drawings, Adjourn

All attendees must be age 21 or older

Free Valet Service

Cost to Attend: \$80 Members (NEOHUA and OAHU) / \$125 Non-Members

[Register to Attend](#)

Sponsorships/Exhibitor Tables:

- Opportunity to meet local agents and brokers.
- Opportunity to identify agent/broker partners.
- Opportunity to expand your market presence and grow your business!
- Opportunity to see old friends and make new ones!

[View Sponsor Information](#)

Current Sponsors:

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Medical Mutual

PrimePay
Reliance Standard Life
Insurance
Skyway Health Solutions
True Rx

If you are interested in donating an item for our Chinese Raffle, please email neohiohua@gmail.com. All proceeds from the Raffle will go to Habitat for Humanity.

Clean Hands

By David L. Cunix

A friend of mine, an attorney, had a couple of quick questions about Medicare. He will be turning 65 soon and needed to confirm that he didn't have to sign up for Medicare Part B since he plans to stay on his wife's group health policy. I verified that his wife works for a company with over 20 employees. So yes, he doesn't need Medicare Part B. But, I asked, is the group plan a High Deductible Health Savings Account (HSA) Qualified Policy and do you contribute to the HSA? He confirmed that Yes and Yes. In that's case, he must renounce Medicare Part A, too. You can not contribute to a Health Savings Account if you have Medicare. In fact, there is a six month look-back. He didn't know. And if an [attorney](#) could have accidentally screwed this up, what are the chances that your average office worker or machinist couldn't make the same mistake?

[Capitol Conference](#), the annual opportunity for members of the National Association of Health Underwriters to hear from members of the administration and meet with our elected officials, was the last week of February. Fourteen of us from NEOHUA were part of the audience of over 700 that heard from [Seema Verma the Administrator of the Center of Medicare and Medicaid Services](#) (CMS). House members [Lauren Underwood](#) (D-IL), [Joe Courtney](#) (D-CT), [Greg Walden](#) (R-OR), [Kurt Schrader](#) (D-OR), [Adrian Smith](#) (R-NE) as well as Senator [Todd Young](#) (R-IN) shared their views on pending legislation. The speeches were interesting, the graphs (!) colorful, but the most important part of our annual trip to Washington are our scheduled appointments with our Congressman and Senators.

[Read More](#)

Additional Legislative information can be found on the [OAHU website](#)

Did You Know... NAHU is on Social Media?



@nahudotorg



National Association of Health Underwriters (NAHU)



National Association of Health Underwriters

MedPut

The Ohio Association of Health Underwriters (OAHU) has partnered with MedPut to offer you a valuable member benefit for your clients. MedPut is an employee benefit that provides 0% interest financing and healthcare bill negotiation for employees. MedPut works in conjunction with any health plan or spending account, for employers of any size.

If you would like to grow your bottom line by taking full advantage of your OAHU membership investment, we highly encourage your involvement with this program. For each employer you recruit, you will receive a 15% compensation and OAHU will receive 5%.

MedPut

[Program Summary](#)

[Marketing Piece 1](#)

[Marketing Piece 2](#)

Adviser: ICHRA redefines employer-sponsored health insurance

By Frank Spinelli

For years, employer groups have embraced the idea of adopting a defined contribution health insurance delivery model to better manage and control what in many cases is the second-largest expense in their budget.

Recent federal legislative and regulatory initiatives expanding the use of health reimbursement arrangements (HRAs) may prove to be the best vehicle to clear a new path for defined contribution in health care.

Effective Jan. 1, employers can offer, on a pre-tax basis, what is called an Individual Coverage Health Reimbursement Arrangement (ICHRA – "ick-rah") instead of offering a group health plan.

[Read More](#)

Can Your Clients Benefit from the New ICHRA?

On Tuesday, April 21, at 1:00 p.m. Eastern, Jack Hooper, founder and CEO of Take Command Health, will present a one-hour webinar about individual coverage HRAs. He'll share insights from early ICHRA adopters and practical examples and case studies from firms that decided to implement ICHRAs. Register [here](#).

Annual Golf Outing

Join us on Friday, August 14 at Shale Creek Golf Club, 5420 Wolff Rd in Medina, Ohio.

9 AM Tee Time

First 10 golfers registered will be entered into a drawing for a \$50 gift card!

Enjoy numerous contests such as closest to the pin, longest drive, and putting!
Yes, mulligans will be available!

Cost to Attend:

Individual Golfer: \$125/ Foursome: \$450/ Networking and Dinner ONLY \$30

Event Includes the Following:

18 Holes of Golf
Morning Beverages
Lunch
Steak, Chicken or Vegetarian Dinner

Register to Attend

Sponsorships Available!

- Hole in One Sponsor \$1,500
- Promo Item Sponsor \$1,000
- Eagle Sponsor (2 available) \$900
- Birdie Breakfast \$600
- Birdie Lunch \$700
- Birdie Dinner \$800
- Sweet Spot Sign Sponsor \$350
- Par "KEG" Sponsor \$250
- Putting Green Sponsor \$150
- Driving Range Sponsor \$150
- Tee Sponsor \$100
- Swag Bag Items are appreciated (*golf balls, towels, tees, divot repair, hand sanitizers, ball markers, etc.*)
- Chinese Auction items are welcome (min \$25 value) or send pre-made baskets by July 31st to the NEOHUA Office

View Sponsorship Options

Membership

Thinking of Joining NAHU? [Click here](#) to see what you can expect once you join.

HUPAC Premieres on Social Media



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HUPAC - Health Underwriters Political Action Committee



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Northeast Ohio Health Underwriters Association
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