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## Advocates Cheer at First Hearing of Ohio Universal Health Care Bill (HB440)



Flanked by supporters from the Single-Payer Action Network of Ohio (SPAN), Rep. Teresa Fedor (D-Toledo) told the House Insurance Committee January 31 that her sponsored HB440 would enact a single-payer health care system across the state that she characterized as "necessary for the health and wellbeing of Ohioans," adding that the state's health care system must meet "human rights standards."

She delivered her testimony alongside a slideshow containing information on the paucity of Affordable Care Act (ACA) insurers across the state and headline clippings underscoring the failures of the current health care system.

After relaying several stories of Ohioans being denied vital health care procedures due to inadequate insurance coverage, Fedor said, "Lacking health insurance is not political. It is not partisan. It is fatal."

[Read more...](#)

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## [Ohio Senate Committee Considers Similar Legislation](#) [U.S. House Passes Senior Safe Act](#)



The U.S. House of Representatives passed H.R. 2255 January 30 which includes The Senior Safe Act to help protect seniors from financial exploitation. On the same day the Ohio Senate Judiciary Committee held its second hearing on similar legislation, SB158.

The House bill is companion legislation to S. 223, which was passed by the Senate Banking Committee and encourages financial services firms to provide appropriate training to front-line employees and producers, while granting immunity to those that report suspected abuse to regulators and law enforcement authorities.

Dirk Kempthorne, president and CEO of the American Council of Life Insurers, said in a statement that the Senior Safe Act "facilitates improved communication between insurance producers, life insurance companies and regulators in the event of suspected financial exploitation of senior citizens."

"By encouraging the reporting of suspected fraud, the Senior Safe Act improves the ability of companies to work with regulators to protect seniors from losing their retirement savings," said Kempthorne. He urged the full U.S. Senate to pass the bill and send it to President Trump's desk.

Financial professionals aren't currently required to report possible fraud to adult protective services and could face lawsuits if they stop an elderly person from withdrawing savings in a case of suspected abuse. Currently, advisors who report elderly abuse can be sued by unhappy relatives.

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*Membership to Advocacy and Back Again*



**NAIFA**  
*Ohio*

**2018 Mid-Year Management Conference**  
**March 7, 2018**

Join your colleagues at the 2018 Mid-Year Management Conference on Wednesday, March 7 p.m. at the Worthington Hills Country Club.

Featured speakers include:



*Representative*  
*Tom Brinkman, Jr.*



*ODI Director*  
*Jillian Froment*



*NAIFA Government*  
*Relations Legal Counsel*  
*Gary Sanders*

Click [here](#) for details and registration.

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## Health Insurance Mandate Relief Bill Introduced!!



For three decades, NAIFA Ohio has fought against health insurance mandates!

Now relief is in sight. That's because there's finally a bill that will provide some protection against future mandates. That bill is House Bill 450, and it was introduced on December 12 by Rep. Niraj Antani.

HB 450 would accomplish this by ensuring that already existing mandates and their costs are periodically reviewed, by providing health insurance purchasers with additional transparency, by making sure other potential solutions to coverage gaps - besides another mandate - are considered, and by putting some common-sense guardrails around future mandates.

Health care costs are a top concern in just about any recent survey of business leaders. And each new mandated benefit puts upwards pressure on health insurance premiums, ultimately making health insurance even less affordable and accessible for many Ohioans. At the very least, HB 450 will allow us to educate lawmakers about the unintended consequences of government-imposed health care coverage mandates.

Please thank Rep. Niraj Antani for introducing HB 450 @ [rep42@ohiohouse.gov](mailto:rep42@ohiohouse.gov)!

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## Will Group Workers' Compensation Come to Ohio?



A handful of House Republicans hope to expand the pool of workers' compensation self-insurers.

A bill (HB 459) introduced by Rep. Michael Henne (R-Clayton) would allow self-insurance groups to be formed among small- to medium-sized employers within the same industry.

"Many self-insured employers can disperse their risk within their own company and have the means to meet the financial obligations of their workers' compensation program," he told members of the House Insurance Committee Wednesday. "By allowing employers to group together, they can have the same characteristics of the employers that are self-insured."

[Read more...](#)

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## Director Jillian to Chair Commission



Director Jillian Froment has been named to chair the Interstate Insurance Product Regulation Commission, also known as the Insurance Compact, a coalition of 45 states that works to protect consumer safeguards in insurance products.

"I look forward to working with member states and regulators to ensure the Insurance Compact continues to focus on consumer protection while supporting a growing industry with consistent and common sense regulatory standards," Director Froment said.

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## FINRA Guidance for Implementing Senior Exploitation Rule



A recently published document from FINRA contains some answers to frequently asked questions regarding FINRA's rule pertaining to the prevention of financial exploitation of seniors.

As many of you may already be aware, around this time last year the SEC approved a proposed FINRA regulation (regulation #15-37, available [HERE](#)) which permits a broker-dealer or investment advisor to place a temporary delay of 15 days on a senior client's disbursement request if the broker-dealer or investment advisor suspects that financial exploitation of that client may be involved. The FINRA rule also provides firms with immunity from liability for placing a hold in accordance with the rule.

The FINRA rule becomes effective on February 8th of this year. To assist broker-dealers, investment advisors, and other industry professionals in their efforts to comply with the new rule, FINRA prepared a list of responses to common questions that may arise regarding implementation of this new regulation to protect seniors from financial exploitation.

The FINRA guidance is posted [HERE](#).

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## Ohioans Pay Among Lowest in Nation for Insurance



A national study revealed that Ohioans pay among the lowest average premiums in the nation for auto and homeowners insurance, Ohio Department of Insurance Director Jillian Froment announced.

"The Ohio insurance market is strong and competitive," Froment said. "In turn consumers are provided the opportunity to choose from many offerings to find the right policy at the right price."

The National Association of Insurance Commissioners determined Ohioans paid an average of \$819 (9th lowest) for homeowners insurance and \$703 (14th lowest) for auto insurance in 2015 (the most recent data available) compared to the respective national averages of \$1,173 and \$889. The combined average savings for Ohioans is \$540 below the national averages.

Froment advises consumers to compare products from different companies to help save money. She also urges people to regularly evaluate their insurance needs and amounts of coverage.

Consumers with insurance questions can contact the Ohio Department of Insurance at 1-800-686-1526. Insurance information is available at [www.insurance.ohio.gov](http://www.insurance.ohio.gov).

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## Insurance Advisors Back Measure to Provide Claim Information to Employers



Requiring insurance companies to provide health claim information to employers has the potential to reduce costs, insurance agents and underwriters told a Senate committee on January 16. They're supporting a measure ([SB 227](#)) that would require insurers to provide such information to all employer groups. Currently, such data is provided only to large groups with more than 100 insured employees.

"The more information employers and their employees have when making health insurance and health care decisions can help our health care system run more efficiently both from a cost and quality perspective," Brian Thompson with the Ohio Association of Health Underwriters told the Senate Insurance and Financial Institutions Committee.

[Read more...](#)

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## Registration for Congressional Conference Now Open!



NAIFA's Congressional Conference will bring together hundreds and hundreds of agents and advisors to Washington, D.C., to learn about the legislative issues that matter to people in our industry and how these issues impact our business and our clients' financial well-being. As a Conference participant, you will be educating your Members of Congress on issues of concern and helping to shape national public policy. NAIFA will provide Conference participants with issues education and advocacy training so we can effectively convey the NAIFA legislative message.

The first 500 NAIFA member registrants will be eligible for a \$300 stipend to assist with their expenses, if they meet the [eligibility requirements](#), which include staying at an official NAIFA Congressional Conference hotel.

The looming threats to our industry are very real. Your professional association - NAIFA - asks you to attend the 2018 Congressional Conference to ensure that laws and regulations enhance, not restrict, the ability of middle market families to have access to the products and services we offer. Please join me in May where together, we will make a difference.

Don't delay! [Register Now!](#) Reimbursement spots will go fast! For additional information about the Conference, view the [FAQs](#).

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## Ohio Department of Insurance: *"Talk with your agent and review your policies..."*



The beginning of the new year is a great time to review your financial protection by evaluating your insurance coverage, said Ohio Department of Insurance Director Jillian Froment.

"Even if you haven't experienced a life changing event, you may qualify for discounts or a different insurance product could better serve your needs," Froment said. "Talk with your agent and review your policies to determine if any coverage adjustments make sense for you and your family."

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## Become a "Trusted Legislative Source"



Admittedly, most state legislators aren't very familiar with the intricacies of insurance. When considering such proposed laws they rely for information on insurance agents and financial advisors they know...or, lacking a personal acquaintance with one, they don't!

To encourage NAIFA-Ohio members to establish no-cost relationships with their elected state legislators, NAIFA-Ohio offers members the "Triple Play" program.

The "Triple Play" program allows individuals to take up to a \$50 state tax credit (or \$100 on a joint return) for personal contributions made to the campaigns of state office holders. Our IFAPAC Political Action Committee will match the member's contribution and send a letter to the candidate asking him/her to use the contributing NAIFA-Ohio member as a sounding board for insurance legislation.

To participate: Send a copy of your personal check written to a candidate for state office to the NAIFA-Ohio Office at 17 S. High St., Suite. 200, Columbus, OH 43215 or e-mail [naifaohio@assnoffices.com](mailto:naifaohio@assnoffices.com). We'll send a matching contribution to that candidate, along with a letter indicating that it's a direct result of YOUR contribution... and suggesting that the recipient use YOU as a source

The best part? Participation in the "Triple Play" program COSTS YOU NOTHING! Because the amount is a tax credit (as opposed to a deduction), you either pay it to the state in taxes... or raise your local visibility by contributing it to a candidate for the Ohio Senate, House of Representatives or other state office.



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## Be Part of the NAIFA-Ohio/OIA Workers' Compensation Program



Enrollment is now open for the NAIFA Ohio/OIA's workers' compensation group rating program! OIA, which administers the program, makes it easy to give your clients access to support, stability and savings. Along with our trusted partner, CompManagement, OIA can help guide you through best methods for offering the program and closing the business.

[Read more](#)

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## Exclusive Member Benefits



As a NAIFA member, you are eligible for discounts on products, services and insurance programs that can more than offset the cost of your membership! Popular Preferred Providers include UPS, E&O Insurance and The Wyndham Hotel Group. For a full listing of Preferred Providers, click [here](#).

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