



NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS



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NAIFA members help to create, grow and protect the financial security of 75 million American families and businesses. We know firsthand that tax laws can move our clients to make the right planning decisions and we don't want to lose that capacity. To that end, NAIFA members took part in a nationwide "Walk-In" from Aug. 6 to Sept. 5, 2013, when Members of Congress were back home. The Walk-In was an important follow-up to our April Congressional Conference meetings in Washington.

The purpose of the Walk-In was to provide constituent input to U.S. Representatives and Senators on the importance of life insurance, annuities, qualified retirement plans and key employee benefits in building a basic financial safety net.



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**Ohio Sales Tax Increase: Excludes Tax
on Agents Commission**

A statewide sales tax hike of 0.25 percent went into effect Sept. 1 and *didn't* include a previously proposed sales tax on agent commissions, *thanks to NAIFA-Ohio's advocacy efforts*. Though the administration's 2013 tax reform proposal initially included extending Ohio's sales tax to agent commissions, action by NAIFA-Ohio and others resulted in that provision being deleted from the Budget Bill, HB 59.

[Read More ...](#)

**Resources for Agents/Brokers in the
Health Insurance Marketplace**

Starting October 1, 2013, Ohio consumers were able to choose new affordable health insurance options through a new federally facilitated Health Insurance Marketplace.

Agents and brokers can help consumers enroll in new insurance options and apply for premium tax credits and cost-sharing reductions through the Marketplaces.

[Read More](#)

**Ohioans Couldn't Find Agents Selling
on Exchanges When ACA Enrollment
Began**

Individuals began enrolling for health coverage on Ohio's online [Health Insurance Marketplace](#) on Oct. 1 despite a major hurdle created by the federal government. Specifically, consumers



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[NAIFA-Ohio's Workers' Compensation Group
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can't access names of local agents who are qualified to sell on the exchange.

Currently, Ohioans who click on the Health Insurance Marketplace website's link to [find local help](#) will receive a list of organization-assisters that does not include agents -- despite the fact that agents possess unique health insurance expertise and are the **only** ones qualified to offer advice about which plan is better or worse for a particular individual or employer. If you're selling through the exchange, you may need to examine your marketing plan with this in mind. You will need to drive consumers to yourself since currently available websites won't lead them to you.

This applies to more than half the states that are operating through the federal exchange.

**State Controlling Board approves
Department of Medicaid's request to
receive Federal funds to expand
Medicaid in accordance with PPACA
(Opponents file Lawsuit in Ohio Supreme
Court)**

On Monday, October 21, 2013 the State Controlling Board, by a 5-2 vote, approved the Ohio Department of Medicaid's request to receive \$561.7 million in FY 2014 and approximately \$2 billion in FY 2015 from the federal government to fund Ohio's expansion of Medicaid as authorized by PPACA. It is anticipated that 275,000 more Ohioans will receive health care coverage through Ohio's Medicaid program. The Controlling Board approval came on the heels of last week's CMS approval of Ohio's Medicaid State Plan Amendment. The expansion will provide



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health care coverage for those person ages 19-64 that do not have dependent children (and are not pregnant) and have household incomes at or below 138% FPL.

[Read More ...](#)

NARAB II Bill Passes in the House

The U.S. House has overwhelmingly passed legislation that would provide a mechanism for establishing true nonresident licensing reciprocity for insurance agents.

The U.S. House approved the measure by a 397-6 vote. It was reported out by the Senate Banking Committee in June and is now awaiting floor action.

Industry officials privately believe that, despite the current gridlock in Congress, the program, called the National Association of Registered Agents and Brokers, has a very good chance of being enacted by this Congress.

[Read More](#)

Ohio's Auto and Homeowners Rates Increase, But Still Among Nation's Lowest

While average premiums for Ohio's top 10 auto and homeowners insurance carriers increased 4.1 percent and 7.6 percent respectively, Ohio still has among the lowest average premiums in the U.S.

It's important to remember that rising rates are not exclusive to the independent agent channel

-- all of Ohio's top 10 carriers experienced some level of increase in 2012. Use the information below from the Ohio Department of Insurance to have productive conversations with your clients about their options.

[2012 Homeowners Rate Changes](#)

[2012 Private Passenger Auto Rate Changes](#)

Be a Trusted Advisor to Your Commercial Clients with NAIFA-Ohio/PIAA Workers' Compensation Group Rating Program

Your commercial clients already depend on you with their insurance, so it should be a natural fit to manage their risk when it comes to workers' comp insurance, too. As a NAIFA Ohio member, you can save your clients money by enrolling them in one of the largest workers' compensation group rating programs in the state, offered in conjunction with Professional Independent Agents Association of Ohio, Inc. (PIAA).

[Read More](#)

Representative Tiberi Introduces Small Group Health Plan Bill

Rep. Pat Tiberi (R-12th District) has introduced HR 2995 -

eliminating the \$2,000 deductible limit on small group health insurance plans. NAIFA members serving the small business health insurance market have found HSAs used in conjunction with high deductible health plans



(HDHPs) offer an affordable health care solution for some clients. The legislation would expand affordable options available to small businesses.

Please take a moment to thank [Rep. Tiberi](#) for his leadership and let others in Ohio know of his support.



For Local Association Leaders:
Save these Dates for 2014:

January 23 and July 30!

As 2013 comes to a close, attention has quickly shifted to next year's meetings.

The Mid-Year Management Conference



"Mapping NAIFA's Evolution"
featuring newly elected NAIFA Secretary, Jules O. Gaudreau, Jr., CIC, ChFC, will take place at the

[Embassy Suites Columbus Airport](#), January 23, 2014.

The Association Leadership Conference (ALC)/Annual Meeting will take place at the [Embassy Suites Dublin](#), July 30, 2014.

More details to follow, but for now, save the dates!



**The LILI Experience:
Are YOU Ready?**

The Leadership in Life Institute (LILI), NAIFA's signature

leadership development course, began in 2000 when the first classes were held in California and Texas. In the years that followed, nearly 260 classes have been completed with 48 states participating. The LILI family has grown to include 2,200 alumni. The program's success is highly visible in the leadership ranks of NAIFA as graduates fulfill their service commitment and help LILI meet its mission of developing high-quality leaders for the entire federation.

NAIFA-Ohio's next class will begin in January 2014 in Columbus. For more information, contact this year's LILI Chairperson [Tasha Jo Hill](#).

NAIFA's San Antonio Convention



NAIFA-Ohio President, **Bill Kecskemety**, and National Committeeman, **Ed McClendon**, LUTCF lead Ohio Delegates in a discussion of Trustee and Secretarial candidates as well as proposed amendments to NAIFA Bylaws.



Past NAIFA Trustee, **Robert Roach, CLU**,

ChFC, helps Ohio Delegates analyze election alternatives.