Ohio Chamber of Commerce launched the Ohio Chamber Health Benefit Program (OCHBP) to provide eligible small business owners access to a portfolio of health care options. The Ohio Chamber Health Benefit Program will be administered by UnitedHealthcare, the country’s largest health insurance provider, and will offer Ohio Chamber members up to 15 percent savings on health benefits. The Ohio Chamber Health Benefit Program is tailored specifically for Ohio businesses with two to 50 employees.

“We are excited to offer this program to our small business members,” says Ohio Chamber Health Benefit Program Executive Director Scott Colby. “They are the backbone of our state, and we want to do everything we can to support them.”

As an Ohio Chamber member, small business owners will have the opportunity to join with other small businesses throughout Ohio, including the shared-risk pool, giving employers the ability to offer health plan benefits that rival those of larger companies.

“One of the most common concerns we hear from our members is the shrinking profit margins small businesses are facing due to the rising cost of health care,” says Ohio Chamber President and CEO Andrew E. Doehrel.

Employers will see lower health care costs from a portfolio of plans that may not always be available to small businesses. Ohio Chamber members can choose from a variety of PPO (Preferred Provider Organization) and HSA (Health Savings Account) health plans. Covered employees will also have access to UnitedHealthcare’s broad network of nearly 75,000 physicians and care professionals and 2,914 hospitals and other care facilities in the state, in addition to more than 1.3 million physicians and care professionals, and 6,500 hospitals and other care facilities nationwide.

The Ohio Chamber of Commerce has partnered with UnitedHealthcare to offer the most robust benefits program for member companies with two to 50 employees. As members, employers and their employees will receive access to a range of products and services that will not only drive productivity but will ultimately impact their company’s profitability.

UnitedHealth Premium® Program

When it comes to health care, it may be less clear what quality means or how to go about evaluating it. To help Ohio Chamber members make more informed choices about their employees’ health care, the UnitedHealthPremium® Program recognizes doctors who meet 240 measures of quality and cost-efficiency guidelines. The program evaluates physicians using national evidence-based guidelines for quality and local market benchmarks for cost efficiency. The Premium designation program can help covered employees make more informed health care decisions and choose the care that’s right for them. Additionally, information is shared with physicians to help health care professionals deliver quality care and use health resources efficiently. The result is a better health care system for all.

Telemedicine and UnitedHealthcare app

When you need care — any time, day or night — telemedicine (or virtual visits) can be a great option. From treating colds and fevers to caring for migraines and allergies, you can connect with a doctor whenever, wherever.

Covered employees have access to on-demand telemedicine services 24/7 with the UnitedHealthcare mobile app. The UnitedHealthcare app provides health information for people on the go, offering plan participants a single source to help maintain and improve their well-being, access care and make the most out of their health benefits. OCHBP participants can use the app to directly schedule and conduct a telemedicine session with a doctor. The app is available at no additional charge for Android and Apple devices.

Expanding the use of telemedicine is a key priority for many employers, with 51 percent of companies considering implementing virtual solutions a top health priority, according to a 2019 study by the National Business Group on Health. Telemedicine is important for employees living in rural areas, where access to health care, particularly specialty care, is often lacking.

Telemedicine is covered as an in-network benefit as part of the OCHBP and appropriate to use for nonacute medical issues, such as allergies, flu, colds, pinkeye, fevers and rashes. Visits typically last about 20 minutes, and doctors can diagnose conditions and send prescriptions to a pharmacy, if needed.

The cost of using telemedicine is $50 or less and provides significant savings when compared to costs for similar minor medical needs treated during a visit to the doctor’s office ($80), an urgent care visit ($160) or going to an emergency room ($650). Contracted telemedicine provider groups are accredited by and meet standards and guidelines from the American Medical Association (AMA) and the Federation of State Medical Boards (FSMB).

In addition to telemedicine services for OCHBP participants, the UnitedHealthcare app enables covered employees to:

• Access their health plan ID on their smartphone and email the ID card directly from the mobile device to the plan participant’s physician office or hospital
• Review and manage prescription medications
• Comparison shop for care based on quality and cost, including the

Continued on page 3
Be small and be mighty.

Ohio Chamber Health Benefit Program: Savings up to 15%¹ for small business members.

As a chamber member, your small business joins with other small businesses throughout Ohio, giving you the ability to offer health plan benefits that rival those of larger companies.

Greater Savings
Small business Ohio Chamber members may save up to 15% on health benefits.

Greater Access
Over 73,000 Ohio-based health care providers, along with 24/7 online doctor visits.

Greater Convenience and Control
Give employees access to case advocates and mobile tools to more easily make informed decisions.

For more information, visit ohiochamber.com and click on “Learn More.”

¹ Savings based on Q2 2019 UnitedHealthcare analysis for average price comparison between UnitedHealthcare plans in Ohio. The Ohio Chamber of Commerce Health Benefit Program is a self-funded health benefits program.
Savings up to 15% for small business members. visit ohiochamber.com and click on “Learn More.”

Be mighty.

Greater Convenience and Control

Advocate4Me is designed to create a more simplified way for UnitedHealthcare participants and their families to engage in health care. Advocate4Me is where technology and human interaction meet to help clear away member confusion, guide consumers to the care that’s right for them, enable access to that care and make health care more affordable.

Advocate4Me connects consumers through a single toll-free number or their preferred communication channel with an Advocate who “owns” a covered employee’s request until it’s resolved. Advocates help employees take ownership of their health care and earn their trust as they help them understand their benefits, assess the right care, which may potentially save them time and money, and perhaps most important, make more informed health care decisions.

Advocates have a broad team of specialists from clinical, wellness, behavioral, financial, pharmacy and medical plan that can be tapped into when needed.

“An advocate for small businesses in the state, the Ohio Chamber of Commerce is now able to address a key issue for many of these employers, providing access to affordable quality health care coverage for members, employers and their families,” says Kurt Lewis, CEO of UnitedHealthcare of Ohio. “We look forward to working with the chamber and its members to improve access to care across the state.”

The Ohio Chamber Health Benefit Program has started quoting these plans for eligible member groups for occupational benefit programs. Interested member employers and assigned brokers can learn more about the Ohio Chamber Health Benefit Program by visiting https://ohiochamber.com/health-benefit-program/ or by contacting Scott Colby at (614) 629-0596.

OHIO EMPLOYERS ARE SEEKING WAYS TO MITIGATE RISING HEALTH CARE COSTS

Health care coverage can literally mean the difference between life and death for some individuals. With rising costs and affordable health care, these concerns such as federal regulations and the cost of employee benefits, according to the most recent Prosperity Pulse Survey, a survey developed by the Ohio Chamber of Commerce’s Research Foundation every quarter since 2017. The survey asks business leaders across Ohio questions that help gauge the economic environment of the state.

This concern takes root in the rising rates of premiums and the cost of health care itself. Premiums have gone up 16.5 percent in the past five years and 56 percent in the past decade in Ohio, according to the Ohio Department of Insurance. For small and big businesses alike, this often means employers sharing more of the cost with employees through higher deductibles or switching to different health plans in an attempt to keep costs low.

At this year’s Policy Conference at Salt Fork, there was a panel discussion, “Employer Perspectives on Today’s Health Care Benefits Challenges & Opportunities” moderated by Patty Starr, president and CEO of the Health Action Council. On the panel were Ellen Matisko, director, Benefits & Retirement Plans at Aleris International in Cleveland; Tia Ramlow, president of Great Work Employment — a small business based out of Akron with seven locations across Northeastern Ohio; and Victoria McCoy, president of Associated Employee Benefits in Westerville. Marrying the Research Foundation’s findings, health care and the cost of providing it are concerns to all three panelists.

Matisko’s company has approximately 25,000 union and nonunion employees, so it has several employee health care plans. She said her company views offering a health care plan as a way to retain and attract employees. With health care costs increasing each year, they have to find a way to change the plan to make it affordable.

“Medical and health care costs are one of the highest expenses in our organization. We work with a benefits committee so when we make decisions, everyone from the top on down is aware of what we are doing,” says Matisko.

Ramlow says her biggest expense, outside of wages, is health care. She has testified at the Statehouse regarding the impact health care mandates have on the cost of health insurance, and at Salt Fork, she reiterated the impact, reminding attendees that even though a mandate sounds like it should be offered, there is a cost involved.

“When health care stuff comes before putting money into an employee’s HSA if he or she completes a biometric screening. Transparency and education are key factors in helping employers make informed and appropriate decisions on health care for their business, says McCoy, and that means receiving adequate guidance and policy options at the state level.

“It’s the one industry where we walk in and think, ‘Take care of me,’ and we have no idea the cost, nor do we think to ask,” says McCoy. “We’ve got a lot of education to do as far as putting pricing out in front of people so they can make better decisions regarding finances for their health care.”

Matisko agrees that transparency in the industry is critical.

“Our employees really don’t know how much things cost,” she says. “Transparency will better help people manage and utilize health care. The more we can get out to employers what the actual cost is, it will really start driving things home.”
NEW BWC ADMINISTRATOR MAKES FIGHTING SUBSTANCE ABUSE AND RECOVERY A PRIORITY

Stephanie McCloud, the new administrator of the Ohio Bureau of Workers’ Compensation, plans to bring substance abuse recovery and safety to the forefront of the organization’s mission of protecting Ohio’s workforce.

The BWC is the largest state-run insurance system in the United States, serving about 342,000 public and private employers every year, with the main goal of providing fair rates to employers and taking care of injured workers. The installation of new programs allows it to expand its mission and address issues of substance abuse and addiction in the workplace, through the Substance Use Recovery and Workplace Safety Program.

The Substance Use Recovery and Workplace Safety Program is a program administered by the BWC and local Alcohol Drug Addiction and Mental Health Services boards, to combat the substance abuse epidemic in Ohio by encouraging the employment of workers in recovery, as well as addressing workplace safety surrounding substance abuse. Enrollment provides resources to facilitate the smooth employment of workers in recovery, reimbursement for drug testing (such as pre-employment or post-accident testing), training for managers and supervisors on how to manage and retain workers in recovery and a forum where employers can share stories and insight for best practices.

“We want to provide resources for employers and hopefully encourage them to take a risk on employees in recovery,” says McCloud. “We can’t rule out those people that are struggling to stay on the path.”

The pilot program was initially rolled out to three counties: Ross, Scioto and Montgomery. These counties were chosen based on factors such as the number of opioid overdoses and availability of treatment. McCloud notes that the program plans to expand geographically and in offered services as they track success.

Success is measured through beginning participation and continuation of the program by both workers and employers. Application to the program can be done through the BWC official website.

Recovery Ohio, an initiative by Gov. Mike DeWine, also focuses on battling substance abuse, but more directly, the opioid epidemic. Ohio has the second-highest rate of drug overdose deaths involving opioids, according to a 2017 survey done by the national Institute on Drug Abuse, making the initiative that much more important.

“This is a major issue for us,” says McCloud. “We have to make sure we do everything we can to prevent addiction.”

The high dividend of $1.5 billion is another cause for excitement for the BWC, says McCloud. With first checks going out at the end of September, McCloud notes potential for employers to reinvest into the economy and workplace safety.

“Our investment returns have been great, and we’re excited to put that back in the employers’ hand,” says McCloud. “We’re excited to hear stories of how they’ll reinvest back into the economy or safety.”

The Substance Use Recovery and Workplace Safety Program is a program to combat the substance abuse epidemic in Ohio by encouraging the employment of workers in recovery, as well as addressing workplace safety surrounding substance abuse.
NOTES FROM THE RESEARCH FOUNDATION

Second quarter prosperity Pulse results reveal continued optimism, new concerns

As you may be aware, in early September, the Research Foundation released the results of our second quarter 2019 Prosperity Pulse business leader survey. We conduct this survey to keep tabs on business sentiments on the economy, challenges facing business owners and what to watch for in the coming months.

In the 2Q survey, we found that business owners continue to be optimistic about the future of their companies and confident in the economic outlook for the state. As you can see in Figure 1, the overall Prosperity Pulse index dropped just two points from the previous quarter, marking the highest score in the survey’s history. Sixty-nine percent of 2Q survey respondents rated the economic climate as excellent or good, building upon a strong first quarter that saw a sharp rebound from the end of 2018. Business leaders also reported an increase in current job openings, and a nearly 50 percent jump in the number of respondents who planned to invest capital in their business in the coming quarter. That will lead to further economic output and growth in the future and is great news for the state economy.

The survey also revealed some of the top concerns weighing on Ohio’s business leaders. While the cost of health care remains the No. 1 concern for Ohio businesses, federal regulations were among the top five concerns for the first time since the 2Q 2017 survey, and economic uncertainty entered the top five for the first time ever. These increases are a result of the ongoing trade negotiations with China and uncertainty about the impact of tariffs, and new federal regulations from the U.S. Department of Transportation impacting the transportation and logistics sectors, among others.

These surveys help the Research Foundation provide insight from business owners to thought leaders and public officials across the state. With a busy fall ahead and the election year on the horizon, the Prosperity Pulse will remain a barometer of economic performance in Ohio.

To see the full results of the 2Q Prosperity Pulse survey, or any of the previous editions of the survey, visit http://www.ohiochamberfoundation.com/projects.

Thank you to all of the business owners who responded to our quarterly Prosperity Pulse survey this summer. We will be circulating the next quarterly survey in the coming weeks, so be on the lookout and make sure your voice is heard.

A recent survey of corporate attorneys released by the U.S. Chamber of Commerce’s Institute for Legal Reform found that Ohio’s legal climate fell nine spots over a two-year period to a ranking of 15th worst legal climate in the country. This ranking is the state’s lowest since the survey began in 2002. The bad overall ranking is alarming enough, but Ohio failed to crack the top 30 states in any category the survey measured, including quality of appellate review, trial judge impartiality and treatment of class action, tort and contract litigation.

Despite the overall low ranking, there are a number of bills pending in the Ohio House or Ohio Senate that would cause Ohio to fall even further. If all of these bills become law, Ohio’s civil justice system is in need of a tune-up, yet some Ohio policymakers continue trying to make it worse.

Figure 1. Prosperity Pulse Index

TOP 5 CONCERNS OF OHIO BUSINESS LEADERS

OHIO FALLS IN LATEST LEGAL CLIMATE RANKING

Ohio’s civil justice system is in need of a tune-up, yet some Ohio policymakers continue trying to make it worse.

Only a few legislators from the early 2000s remain at the Statehouse, so the Ohio Chamber is focused on educating new lawmakers about statutes of limitation, caps on damage awards and problematic lawsuit funding mechanisms because we believe a common-sense civil justice environment helps drive economic growth.

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Despite the overall low ranking, there are a number of bills pending in the Ohio House or Ohio Senate that would cause Ohio to fall even further. If all of these bills become law, Ohio’s civil justice system is in need of a tune-up, yet some Ohio policymakers continue trying to make it worse.

Overall, these bills do not promote a common-sense legal climate because they fail to consider the interests of both parties in litigation and tilt the scales of justice against job creators.

Enacting any of these bills or any future bills like them would be a substantial blow to Ohio’s civil justice system. These bills do not promote a common-sense legal climate because they fail to consider the interests of both parties in litigation and tilt the scales of justice against job creators.

These bills would also undo significant portions of tort reform initiatives the Ohio Chamber advocated for in the early 2000s and that were enacted in Senate Bill 80. In that legislation, the Ohio General Assembly put in place punitive and noneconomic damage caps that limited an award of punitive damages to a maximum of $350,000 and capped noneconomic damages to a maximum of three times the amount of economic damages, with a limit of $350,000 for small businesses and individuals.

Only a few legislators from the early 2000s remain at the Statehouse, so the Ohio Chamber is focused on educating new lawmakers about statutes of limitation, caps on damage awards and problematic lawsuit funding mechanisms because we believe a common-sense civil justice environment helps drive economic growth.

Outside the Statehouse, the Ohio Chamber advocates for a balanced civil justice system by submitting amicus curiae (friend of the court) briefs to the Supreme Court of Ohio. We submit briefs when a legal issue before the court has the potential to negatively or positively impact Ohio’s business or legal climate.

Two recent decisions came down from the Ohio Supreme Court in which the court agreed with the Ohio Chamber’s position in our amicus and overturned a lower court’s ruling that would have been detrimental to Ohio companies if the rulings had remained in place.

In the first decision, New Binger Local Schools v. The Budweiser Group, the justices reversed a lower court ruling and hold that Ohio’s construction statute of repose—a statute put in place by Senate Bill 80—is not limited to tort actions but applies to contract claims, too. The holding is a victory for certainty in Ohio’s legal system because without a ten-year limit for liability, design and construction professionals face nearly endless liability, as the projects they design and build are meant to last for several decades or longer.

Earlier this month, the Ohio Supreme Court in In re Harper v. Giant Eagle, Inc., held that lower courts had erred when they found Giant Eagle liable for a motorized shopping cart collision at one of its stores in 2012. The court unanimously overturned the decisions from the trial court and Eighth District Court of Appeals because the plaintiff failed to provide sufficient evidence showing that Giant Eagle’s actions caused the plaintiff’s injuries. This holding is a win for common-sense liability standards in Ohio because had the holdings of the lower courts remained, plaintiffs would no longer have to prove that a retailer’s actions or inaction caused the collision.

The reasoning of the Ohio Supreme Court shows that our state’s highest court can be a backstop against bad rulings by lower courts and that it believes in judicial restraint. However, an activist court could only be one election cycle away because the ideological balance of the court is up for grabs in the 2020 elections, and business owners need to watch these races closely next fall.

In spite of an overall low ranking for Ohio’s civil justice system, the business community can follow the blueprint of years ago to assure that harmful legislation fails to make its way through the legislative process and to keep judicial activism out of our state’s Supreme Court. We will build on the progress we have made and use our low ranking as motivation to find avenues that will lead us to a higher ranking in the next survey.

www.ohiochamber.com
NEW TAX COMMISSIONER SEeks TO IMPROVE TAX TECHNOLOGY AND RESPONSIVENESS

As employers and business owners, you understand the importance of giving people the tools to promote their opportunities with them and providing opportunities to make their lives better. At the Ohio Treasurer’s office, we’ve been committed to helping all Ohioans thrive, which is why we’re partnering with businesses across the state to promote direct deposit options for STABLE accounts.

Before passage of the federal Achieving a Better Life Experience (ABLE) Act, individuals with disabilities could only save a total of $2,000 before they would lose their means-tested benefits such as Medicaid or Supplemental Security Income (SSI). Disability-related expenses can pose a financial burden to many people and their families, and the old rules discouraged people from saving and investing. The ABLE Act authorized the creation of 529-like plans that act as specialized savings and investment accounts that won’t cause people with disabilities to lose benefits.

Since the STABLE account program was launched in Ohio in 2016, we’ve been the national leader in ABLE accounts. STABLE accounts were the first of their kind, and today, over a quarter of all ABLE accounts across the country are STABLE accounts. In fact, we recently crossed the 11,000 mark for total active accounts.

Earnings on a STABLE account grow tax-free and are not subject to federal income tax, so long as the funds are spent on Qualified Disability Expenses. These expenses include education, housing, transportation, health care, assistive technology, basic living expenses and many other items.

NEW MEMBERS

We welcome the following members to the Ohio Chamber of Commerce. These companies joined the Ohio Chamber between July 15 and Sept. 19, 2019. We look forward to working with all of these companies as they are #AllforOhio.

Ohio Business Gateway recently came out with another update this past June. Is that program expecting changes, too? A: Well, we don’t operate the Business Gateway, the Ohio Department of Administrative Services does, but we are their biggest customer. Because of this, they allow us to be very involved when it comes to improving the software. Updating the Gateway is a big project moving forward, and we spent the last six months as the state treasury working on the base of the program. We had a lot of issues in the past, so we wanted to make sure we get the base fixed before we rolled out another upgrade, which was put in at the end of June. Now we are focusing on the smaller bumps in the road that the software, which we’re approaching similarly to the personal income tax software – through collaboration. We’ve moved people from different areas to bring in their expertise and new ideas, which helps as we work on a lot of new and different technology that can help with tax issues people see.

Q: Besides updated technology, what else should people look out for this year? A: They can certainly look forward to the fact that we’re working on, and already have been, being much more responsive. Whatever your constituency is, serve them. Do better. We want to be as responsive as possible. While sometimes the answer is still no so something might sometimes want to hear, we want to get back with people and avoid making them wait. They have more responsiveness has the whole department helping right down the line.

Q: Do you have personal goals moving forward? A: Every day I want to make ourselves better than the day before. The responsiveness applies to my own goals, as well as the whole department. I’ve made myself very open. Positive reinforcement goes a long way, even just acknowledgement. So, I’ve also made it my goal to be responsive to people within my own department, as well. Whenever I hear of an employee or someone doing something great or doing well, I drop off a card with positive reinforcement. Taxation is the best agency, and we want to make sure it’s a family thing as much as it can be.

Jeff McClain, Ohio’s new tax commissioner, is no stranger to the world of taxation and finance. While he started his career in January 2019, his 35-plus years of experience began in Wyandot County as county auditor in 1982, a role in which he spent more than 26 years. In 2009, he transitioned to the state legislature, where he was elected to four two-year terms as the state treasurer of Ohio, before becoming chairman of the Finance Committee, chairman of the Finance Medicaid Subcommittee and chair of the Ways and Means Committee. He took on the role of tax commissioner and economic policy for the Ohio Chamber of Commerce in 2016 before transitioning to the Ohio Department of Taxation. His professional life gives McClain a unique skillset that has prepared him for his role as tax commissioner, a role to which he hopes to bring fresh insights and ideas. He recently spoke with the Ohio Chamber of Commerce.

Q: What are some of your goals and priorities for the coming year? A: We’re working on a lot of new and updated technology that can help with different tax issues people see. One of those issues is in the software we use for our personal income tax. We are working to replace the software, and we are including more people in the process. We’re having meetings with leaders from multiple divisions. Here’s an example. [Lauren Stouffer, Aimee Scribner, Caleb Fallon, Brian Hooper, Robert Sprague]

Emmanuel Christian Academy, Springfield Employment Solutions, Columbus
Enroll IL, LLC, Columbus
European Auto Works, Columbus
First Baptist Church, McDonald
First Congregational Church of Hudson, Hudson
First Harvest Consulting, Delaware
Forward Looking Partners LLC, New Paris
Fridickers Sylvia LLC, Mansfield
Frontage Laboratories, Easton, Pennsylvania
GenexHealth LLC, Columbus
Generations Behavioral Health - Geneva LLC, Geneva
Gracie Mountain Bottled Water Inc., Logan
Gravy Keg LLC, Cincinnati
High Line Corp, Akron
Hofacker Precision Machining LLC, Clayton
HVC Inc, Dover
Imagination Exhibits Inc, Boardman
Innovation Expo Inc, Columbus
J Douglas Manufacturing Co, Strongsville
J.R. Sbrocco Plumbing Inc., Willoughby
K & B Hicks Enterprises Inc., Lancaster
K & M Precision Machining, Columbus
Karp Entrepreneurship Inc, Columbus
Karbonsoft Bros Excavating Inc, Findlay
Keller从容 Plumber & Heating Inc, Hawkins

STABLE ACCOUNTS ARE CHANGING LIVES

Jeff McClain, Ohio’s new tax commissioner, sees to improve tax and economic policy for the Ohio Chamber of Commerce and will continue to provide you with important updates from the office. In the meantime, follow us on Twitter, Facebook and Instagram at @OhioTreasurer for the latest news and information. Please do not hesitate to reach out to us — my door is always open, and I’m always looking for new ideas and ways to connect.
OEPA’S OFFICE OF COMPLIANCE ASSISTANCE AND POLLUTION PREVENTION PROVIDES SERVICES TO BUSINESSES

Many businesses hear “Ohio EPA” and cringe at the thought of a regulatory agency coming to visit their facility because they think they’re going to have to spend a lot of money and jump through hoops to achieve environmental compliance.

While it’s true that some businesses are subject to several environmental regulations, Ohio EPA’s Office of Compliance Assistance and Pollution Prevention (OCAPP) has been working to create a more positive view and interaction with the agency by providing exemplary customer service in several programs. Continue reading to see if your business may be able to participate in or take advantage of the services that OCAPP provides.

- **Free and confidential compliance assistance.** Are you worried that something your company is doing might not be environmentally friendly? Are you a new business trying to sort through all the legal maze of a permit you need? OCAPP’s Compliance Assistance program has multimedia specialists in five districts who offer free and confidential services such as site visits and who assist with reporting and permitting needs of Ohio’s businesses.

  Your local compliance assistance specialist serves as a one-stop-shop for all your environmental regulation needs and keeps you from being transferred around the agency phone directory looking for answers.

- **Ohio Materials Marketplace.** “Where Craigslist meets Match.com!” The Materials Marketplace is a free online platform for Ohio businesses and organizations to connect and find reuse and recycling solutions for waste and byproduct materials. Since its launch, the Materials Marketplace has grown to over 900 members and has helped save over $200,000 through virgin material substitution costs and has avoided landfill costs. Join today and see what materials are waiting for you.

- **Pollution prevention (P2) assessments.** Being sustainable could actually save your company money. A P2 assessment provides on-site assistance to businesses by reviewing their process operations and identifying where changes can be made to reduce waste and its associated costs. The assessment also provides feedback on meeting corporate sustainability and environmental goals.

- **Encouraging Environmental Excellence (E3) program.** If your company is already doing awesome environmentally friendly things, apply to be recognized for your efforts. The E3 program has four levels of recognition: Achievement, Silver, Gold and Platinum. Visit our website at www.epa.state.oh.us/ocapp to see what benefits accompany each level of excellence.

- **Recycling and litter prevention grants.** If you are a business, community, local government, or nonprofit organization in Ohio, you could be eligible to apply for grant money to establish and implement recycling, recycling market development, litter prevention and scrap tire recycling programs. This is a highly competitive program, so be sure to bring your best project ideas to the table.

  More information about the grant program can be found at RecycleOhio.gov.

- **Recycling Directory.** If your company offers recycling services, get added to Ohio EPA’s new Recycling Directory. The new directory allows users to find recycling opportunities closest to them by searching for the material they are looking for.

  For more information, contact the Office of Compliance Assistance and Pollution Prevention at (800) 329-7518, or visit our website at www.epa.state.oh.us/ocapp.

MEMBER SPOTLIGHT

The future of transportation can be found in the heart of Columbus with microtransit company SHARE, one of the newest members of the Ohio Chamber of Commerce.

SHARE offers transportation services through a ride-share program. It focuses on solving city transportation problems such as heavy traffic, limited route options and high carbon emissions by offering rides to places that people travel to the most, such as work or school. SHARE partners with organizations including schools, businesses, senior communities, health providers and cities to offer discounted ride options for groups of people, cutting back on single-occupancy vehicles and saving individuals money.

The idea for SHARE began with founders Ryan and Hoa McManus in Portland, Oregon, when an opportunity arose with Jaguar Land Rover and its tech incubator in June 2016. The McManuses spent six months with the automotive company learning about the industry and new automotive technology. After their time in Oregon, they brought their knowledge back to Columbus to start building SHARE, which also has an office in Cleveland, with 115 employees and drivers across both cities.

SHARE uses a software that helps it be efficient and successful in the pool of microtransit companies. Organizations can control route options, shuttle operations and live-track vehicles directly from the software or app. Businesses can schedule a demo on SHARE’s website to see how its software best fits with their company.

SHARE hopes to expand in the coming years to cities across Ohio, prompting it to join the Ohio Chamber of Commerce.

“We find that joining chambers is important to our business because we want to partner with cities to bring SHARE’s solutions to them,” says Hoa McManus. “For us, it is a strategic partnership.”

To learn more about SHARE, visit http://ridewithshare.com. Find SHARE on Twitter, Instagram and Facebook at @ridewithshare.
NEW PROGRAM FOR SMALL BUSINESSES

I’m sure it is no surprise that one of the greatest concerns we hear from our members is the shrinking profit margins small businesses are facing, due in part to increasing health care costs.

The Ohio Chamber’s Research Foundation has conducted a quarterly survey of Ohio business leaders to gauge their perceptions of our economy. For eight straight quarters, the cost of health care has been the top concern.

This is why the Ohio Chamber has engaged in a partnership with UnitedHealthcare to create the Ohio Chamber Health Benefit Program. Similar to our Workers’ Compensation Group rating program, the Ohio Chamber will be the sponsor of this self-funded Multiple Employer Welfare Arrangement (MEWA).

United Healthcare will administer the program, provide stop-loss insurance coverage and partner with the Ohio Chamber in its marketing efforts.

The Ohio Chamber Health Benefit Program is tailored specifically to our small business members with two to 50 employees. Some highlights of the program include:

• 15 plan designs to choose from, including Preferred Provider Organization (PPO) and Health Savings Account (HSA) plans
• Access to over 73,000 Ohio-based health care providers, as well as 24/7 access to Virtual Visits for real-time care
• Ancillary products such as dental, vision, disability and group life coverage

Coverage will be sold by the Ohio Chamber Insurance Agency and appointed UnitedHealthcare brokers/agents throughout Ohio.

We know our small business owners want what is best for their employees. Our new Ohio Chamber Health Benefit Program will help small business owners provide the quality care their employees want and deserve.

The Ohio Chamber Health Benefit Program is an exclusive program. In order to participate, either as a broker selling the product or as a business owner purchasing the product, the broker/company does have to be a member of the Ohio Chamber of Commerce. Scott Colby is executive director of the Ohio Chamber Health Benefit Program and can answer any questions you may have. Reach him at (614) 629-0936 or scolby@ohiochamber.com.

Now is a great time to get a quote. You can submit your information online by going to www.ohiochamber.com and clicking on the Learn More box at the top of our website. On the Ohio Chamber Health Benefit Program page, there is a blue button on the right side that says “Request a quote.” If you already have a broker that you work with, that person can contact Colby about quoting our program. And if you are a larger employer, we have other health care products available.

As an advocate for small business, we know small business owners would like to provide access to affordable, quality health care coverage. That’s why we have partnered with UnitedHealthcare to bring this much needed product to the market.