

# Ohio Matters

An Official Publication of *The Ohio Chamber of Commerce*

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## OHIO CHAMBER HEALTH BENEFIT PROGRAM LAUNCHES

On Sept. 1, 2019, the 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



*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.*

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 294 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 UnitedHealth Premium® 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 a 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%<sup>1</sup> 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](https://ohiochamber.com) and click on “Learn More.”



<sup>1</sup> 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.  
B2B 9254192 9/19 © 2019 United HealthCare Services, Inc. 19-12086



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- ability to review information about 800 medical services across 650 episodes of care
- Save their favorite care providers within the UnitedHealthcare network and save claims and insert notes for follow-up
- Locate nearby physicians, hospitals, emergency rooms and urgent care centers using the smartphone's GPS functionality, which may make it easier for consumers to find care providers when they are out of town
- Request a callback from UnitedHealthcare using the "Easy Connect" feature to address any questions about claims and benefits
- View information on status of deductible and out-of-pocket spending, and check account balances for health reimbursement, flexible spending and health savings accounts.

**Advocate4Me**  
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.



Through our exclusive Predictive Personalization, we use technology, analytics and member data across medical, behavioral, clinical and pharmacy, which provides UnitedHealthcare with a view of each covered employee's health, health care interactions and attitudes.

Data analytics and our technology platforms enable early identification of a covered employee's health care support needs, enabling UnitedHealthcare to anticipate and respond to questions and concerns using their preferences.

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.

"As 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

The Ohio Chamber of Commerce has partnered with UnitedHealthcare to offer the most robust benefits program for member companies with two to 50 employees.

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 an Oct. 1, 2019, enrollment date. 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) 629-0936. 📞

# 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 drifting further and further out of reach, employers are forced to re-evaluate plans and strategies to keep costs down, but this isn't the first time the cost of health care has been a top concern for Ohio employers.

The biggest concern for employers in Ohio right now is the cost of health care, beating out 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 55 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. Mirroring 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 try to look at how they can 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



Ellen Matisko, Aleris International, Tia Ramlow, Great Work Employment and Victoria McCoy, Associated Employee Benefits.

lawmakers and you think it should be provided, you also have to think how it impacts the people on down the line," says Ramlow. "When there are mandates, it costs everyone."

While Ramlow agrees everyone should have access to health care, she would like to first find a way to get these "crazy costs" under control.

When talking with companies to help manage health care costs, businesses can take various measures, says McCoy.

"A new trend to help manage cost is putting 'tele doc' in place," says McCoy about the benefits of having a virtual visit with a licensed physician.

She said Health Savings Accounts (HSAs) are also seeing an uptick in usage as deductibles increase.

Another cost-saving measure that Matisko's company has put into place is joining the Health Action Council, giving it group pricing on drug costs. It is also trying to create a world of consumerism by doing things like

putting money into an employee's HSAs 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 employees what the actual cost is, it will really start driving things home." 📞



# POLICY CONFERENCE AT SALT FORK

Over 220 people were in attendance at our 2019 Policy Conference at Salt Fork. We would like to again thank our sponsors for their support of this unique event. Mark your calendars for Sept. 8-10, 2021, for the next Policy Conference at Salt Fork!

- American Electric Power
- Anheuser Busch
- AT&T
- Calfee, Halter & Griswold
- CareWorks
- Charter Communications
- Consumer Energy Alliance
- Delta Dental of Ohio
- Duke Energy
- Encino Energy
- Ford Motor Co.
- Humana
- Impact Ohio
- Metro Chambers Coalition
- Ohio Aggregates & Industrial Minerals Association
- Ohio Beverage Association
- Ohio Chamber of Commerce Research Foundation
- Ohio Electric Utility Institute
- Ohio Lobbying Association
- Ohio Salon Association
- Paul Mitchell School

Here are some pictures from the event.



# 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 242,000 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 total number of opioid prescriptions has dropped 50 percent from 2014 to 2018 for workers in the BWC's system. The revision of the BWC's formulary, as part of the Recovery Ohio initiative, has helped aid in this drop with the removal of Oxycotin, a highly abused, addictive opioid. The drug will no longer be prescribed for injured workers and is replaced by Xtampza ER, a similarly effective drug with better abuse deterrent technology that makes it harder to manipulate.

Changes like these aid in the overall mission and culture of workplace safety at the BWC, which continues to evolve in responsibilities and services.

"Of course, our first and primary function is fair rates to employers and making sure injured workers are taken care of and get back to work," says McCloud. "But we are doing a lot more exciting stuff now, too."

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.*



By Justin Barnes, Executive Director

# 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 third-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 4Q 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 great 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. 📢



Figure 1. Prosperity Pulse Index

### TOP 5 CONCERNS of OHIO BUSINESS LEADERS

2Q 2019	1Q 2019 (last quarter)	2Q 2018 (last year)
1. Cost of Healthcare	1 <->	1 <->
2. Cost of All Employee Benefits	3 ↑	4 ↑
3. Federal Regulations	7 ↑	6 ↑
4. State and Local Taxes	5 ↑	3 ↓
5. Economic Uncertainty	9 ↑	8 ↑

Figure 2. Top Issues of Concern

# 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

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 limits on punitive and economic damages would be raised by more than \$100,000, damage caps for certain strict liability offenses would be abolished, statutes of limitation would be eliminated for specific civil actions and other claims that had expired due to a statute of limitation would be revived.

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 Riegel Local Schools v. The Buehrer Group*, the

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justices reversed a lower court ruling and held 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 10-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 *Rieger 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, so 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. 📢



# STABLE ACCOUNTS ARE CHANGING LIVES

As employers and business owners, you understand the importance of giving back to your employees and providing them with opportunities to make their lives better. At the Ohio Treasurer's office, we're also 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.

STABLE accounts are changing lives, and we continue to hear stories about individuals living more independently and even putting down payments on their first homes. Positive and impactful stories like these are why we are reaching out to more Ohioans to get them enrolled.

The Ohio Treasurer's office is actively engaging businesses and local governments to spread the word about STABLE accounts and to partner with us to make the direct deposit option available to their employees. In fact, in April, the Treasurer's office announced a new collaboration with the Ohio Department of Administrative Services that would allow qualified state employees to take advantage of this option and direct deposit a portion of their paycheck into a STABLE account, either for themselves or into a family member's account.

I can't stress enough the impact STABLE accounts can have on someone's life and the life of their

family. Through the accounts, we're helping people provide financial security for themselves or their loved ones and save for disability-related expenses.

If your organization is interested in offering this direct deposit benefit to employees, contact our STABLE team. We're happy to help facilitate the process. Or, if you would like more information about STABLE accounts, contact my office at 1 (800) 439-1653. You may reach the STABLE team directly at [team@stableaccount.com](mailto:team@stableaccount.com).

We look forward to continuing our strong partnership with 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](https://twitter.com/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. 🍷

# NEW TAX COMMISSIONER SEEKS TO IMPROVE TAX TECHNOLOGY AND RESPONSIVENESS



Jeff McClain, Ohio's new tax commissioner, is no stranger to the world of taxation and finance. While he started his role 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 representative from House District 87. During his time in that role, he was often involved in the budget process and served on committees including as vice chairman of the Finance Committee, chairman of the Finance Medicaid Subcommittee and chair of the Ways and Means Committee. He took on the role as director of tax 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 upgraded technology that can help with different tax issues people see. One of those issues is 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, like ISD (Information Service Division) and Income Tax, and we get together in one room and talk about the best way to move forward. It expands who's involved, but it also helps us prioritize better and see the issue from all perspectives and get done what we need to get done.

**Q: The 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 working on the base of the program. We had a lot of issues in the past, so we wanted to make sure we got 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 with that 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, or something someone might not want to hear, we want to get back with people and avoid making them wait. This increased responsiveness has the whole department helping right down the line.

**Q: Do you have personal goals moving forward?**

**A:** Every day I want us 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. 🍷

# NEW MEMBERS

3-Way Machine & Tool Co., Maria Stein  
4M Building Solutions, St. Louis, Missouri  
58:12 Rescue, Millersburg  
Adam Hollinger Trucking Inc., New Madison  
Airstream, Jackson Center  
Alex and Ani LLC, East Greenwich, Rhode Island  
AmerisourceBergen, Lockbourne  
ARC Benefit Solutions, Cincinnati  
Atlas Poured Walls, Inc., Pecks Mill, West Virginia  
Bernhard Insurance Group, Toledo  
Bill Ahrens Plumbing & Heating, Versailles  
Bill's Tire & Auto Care Inc., Cincinnati  
B'Nai Jeshurun Congregation, Pepper Pike  
BSafe Logistics Inc., Hinckley  
Carl's Market Inc., Chillicothe

We welcome the following members to the Ohio Chamber of Commerce. These companies joined the Ohio Chamber between July 13 and Sept. 19, 2019. We look forward to working with all of these companies as they are #AllforOhio.

Carpet Wholesalers Ltd., Defiance  
Children's Group LLC, Madison, Virginia  
ClearPath Benefit Advisors LLC, Columbus  
CliftonLarsonAllen LLP (CLA), Akron  
CMB Cincinnati LLC, Cincinnati  
Columbus Drywall Inc., Columbus  
Concerned Citizens Against Violence Against Women, Marion  
Cornerstone Broker Insurance Services Agency, Cincinnati  
Demag Cranes & Components Corp., Springfield  
Devey Inc., Carrollton  
DPF Alternatives Cincinnati, Milford  
E S Beveridge & Associates Inc., Mansfield  
Emergency Plumbing Service LLC, Delaware

Emmanuel Christian Academy, Springfield  
Employment Solutions, Columbus  
Enviro It 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  
Frickers Sylvania LLC, Miamisburg  
Frontage Laboratories, Exton, Pennsylvania  
Gemutlichkeit LLC, Hudson  
Generations Behavioral Health - Geneva LLC, Geneva  
Glacier Mountain Bottled Water Inc., Logan  
Gravy Keg LLC, Cincinnati

High Line Corp., Akron  
Hofacker Precision Machining LLC, Clayton  
HVAC Inc., Dover  
Imperial Die & Manufacturing Co., Strongsville  
Incident Management Solutions Ohio LLC, Cadiz  
Innovation Exhibits Inc., Boardman  
Irish Envy LLC, Twinsburg  
J Michael Fuchs DDS Inc., Cincinnati  
J.R. Sbrocco Plumbing Inc., Willoughby  
Jackson Excavating Inc., Columbus  
JZ Electrical LLC, Wapakoneta  
K & B Hicks Enterprises Inc., Lancaster  
KA Restaurant Concepts LLC, Columbus  
Karhoff Bros Excavating Inc., Findlay  
Kellermeier Plumbing & Heating Inc., Haskins



# 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 legalese of a permit you need? OCAPP’s Compliance Assistance program has multimedia specialists in five district offices 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](http://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](http://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 to recycle.



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](http://www.epa.state.oh.us/ocapp).

# MEMBER SPOTLIGHT



# SHARE CHANGES THE DAILY WORK COMMUTE WITH MICROTRANSIT

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.

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.

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 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.

Kreider Corp., Springfield  
Kuennings Western Ohio Hardware Inc., Minster  
Lakengren Property Owners Association Inc., Eaton  
Lancaster Commercial Products LLC, Columbus  
Lawn Plus LLC, Alexandria  
Legal Hair Inc., Steubenville  
Medical Evaluators LLC, Perrysburg  
New Knoxville Supply Co., New Knoxville  
Ohio Insurance Services, Dublin  
Ohio State Career Training Center, Beavercreek  
Oral & Maxillofacial Surgeons Inc., Toledo  
Over The Rhine Community Housing Inc., Cincinnati

Panning Excavating LLC, Deshler  
Patkur Inc., Athens  
PFI Precision, Inc., New Carlisle  
Phelan Insurance Agency Inc., Versailles  
Pioneer Manufacturing Company Inc., Cleveland  
Port Technology LLC, Dayton  
Preferred Benefits Services Agency Inc., Delaware  
Puehler Tool Co., Valley View  
QUARTZCO Inc., Stow  
R & A Pizza Inc., Howard  
Rbb Systems Inc., Wooster  
Rexarc International Inc., West Alexandria  
Rogers Benefit Group, Columbus  
Schott Plumbing Inc., Moraine

Scott D. Shell DVM Inc., Chagrin Falls  
Smrk Inc., Mansfield  
Spreng-Smith Agency, Ashland  
Strategic Benefits of Cincinnati Inc., Loveland  
Techtron Systems Inc., Solon  
Tessler Construction Co., Bull Valley, Illinois  
Thermal Maintenance Acquisition Inc., Wapakoneta  
Toledo Retail Trade Corp., Cleveland  
Tri-Point Homes, Findlay  
Trumbull County Logging, Middlefield  
Ultimate Home Healthcare Services Inc., Reynoldsburg  
Ultimate Too Inc., Reynoldsburg  
Union County Physician Corp., Marysville

Vape On The Lake LLC, Zanesville  
Vapor Haus, Dayton  
Varney Excavating Inc., Westerville  
VS Beck Insurance Agency Inc., Archibold  
Woodrow Manufacturing Co., Springfield  
YWCA of Canton Ohio Inc., Canton  
Zed Industries Inc., Vandalia



# 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 Benefits Program and can answer any questions you may have. Reach him at (614) 629-0936 or [scolby@ohiochamber.com](mailto:scolby@ohiochamber.com).

Now is a great time to get a quote. You can submit your information online by going to [www.ohiochamber.com](http://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. 🇺🇸

*Andrew E. Doehnel*

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## A Dose of Reality for Employers:

A FREE online toolkit to help mitigate the risks associated with Ohio's opioid crisis. This toolkit is available to all companies in Ohio. We encourage everyone to use and share the information.

[www.ohiochamber.com/opioid-toolkit](http://www.ohiochamber.com/opioid-toolkit)

For more information, contact Julie Wagner Feasel at the Ohio Chamber of Commerce at [jfeasel@ohiochamber.com](mailto:jfeasel@ohiochamber.com) or 614-228-4201.

