# Ohio Natters

An Official Publication of The Ohio Chamber of Commerce

Provided by The Coalition to Stop the Spread

#### **GET INFORMED.**

COVID-19 vaccine facts

Developing a vaccine plan for your business

Communicate vaccine safety to employees

The path to developing a vaccine

#### SHARE SUCCESS.

Large corporations shouldn't just be about the money

 $BWC\ reimburses\ select\ employers\ for\ drug-free\ workplace$ 

Workers' compensation savings

JobsOhio celebrates 10 years

Recognize, respond to mental health concerns

Corporate credit cards

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Member Spotlight: Square

Ohio Senate President Matt Huffman

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Chamber President Andrew Doehrel: Thank you

## COVID-19 VACCINE FACTS

The Coalition to Stop the Spread is a group of businesses, nonprofit organizations, institutions of higher learning and other private-sector organizations in Ohio that recognizes the threat COVID-19 presents to our health and our economy. Members of the coalition understand that employees are on the frontlines of the fight and we are committed to amplifying safety messages and encouraging our workforce to lead by personal example. The Ohio Chamber of Commerce is a member of this coalition.

With the approval of COVID-19 vaccines, there are three very important ways members of the coalition — and Ohio Chamber members — can support the vaccine effort in their communications to employees. We encourage Ohio Chamber members to share this information with their employees. A sample letter that employers can use to communicate additional information is also included in this issue.

- Help to share fact-based information about the vaccines, their safety and effectiveness.
- 2 Encourage Ohioans to be patient as the state ramps up the vaccine rollout
- 3 Remind that leading up to getting the vaccine and very likely for at least some time after Ohio's workforce should stay dedicated to the best safety protocols of wearing masks, social distancing, washing hands, etc.

To support member communications, following are facts about the vaccines, sourced from the FDA, Centers for Disease Control and the Ohio Department of Health.

For a list of key facts and frequently asked questions about the COVID-19 virus, please go to stopthespreadcoalition.com and click on Members, as we do not have enough space to reprint all of the information in this issue of *Ohio Matters*. This information is reprinted with permission from The Coalition to Stop the Spread.

## Are the approved COVID-19 vaccines safe?

Safety is a top priority of the U.S.

development and approval process.

Developing COVID-19 vaccines involved steps similar to those used for other vaccines, such as for the flu or measles, which have successfully protected millions of Ohioans for decades. The U.S. Food and Drug Administration (FDA), as well as independent medical experts, has ensured that every detail of COVID-19 vaccines is thoroughly and rigorously evaluated. Evidence shows that COVID-19 vaccines are safe and work to prevent COVID-19. 1

## Were the COVID-19 vaccines developed too quickly?

There have been no shortcuts in the vaccine development process. The process has been quicker as a result of strategic efforts to run concurrent trial phases, as well as a commitment to help condense timelines and reduce or eliminate months-long waiting periods during which documents would be prepared or wait for review.





Messenger RNA (mRNA), used by the first two vaccines to receive FDA emergency use authorization (Pfizer-BioNTech and Moderna), is not unknown. Researchers have been studying mRNA for decades, and early stage clinical trials using mRNA vaccines have been carried out for influenza, Zika, rabies and cytomegalovirus CMV. Recent technological advancements in RNA biology and chemistry, as well as delivery systems, have allowed mRNA to be used for safe and effective vaccines.<sup>2</sup>

## If I have recovered from COVID-19, do I still need to get the vaccine?

At this time, experts do not know how long someone is protected from getting sick again after recovering from COVID-19. Due to the severe health risks associated with COVID-19, and because reinfection with COVID-19 is possible, people may be advised to get a COVID-19 vaccine even if they have been sick with COVID-19 before.<sup>3</sup>

# Do the approved COVID-19 vaccines cause infertility or other harmful medical problems?

In the Pfizer-BioNTech phase 3 clinical trial of more than 43,000

individuals, and the Moderna Phase 3 clinical trial with 30,000 participants, no serious safety concerns were observed. The most common side effects were fatigue, headache, soreness or redness at the injection site, and muscle or joint pain. Side effects like these, while unpleasant, are a sign that your body is creating immunity from the COVID-19 virus.<sup>4</sup>

# After I get the vaccine, can I stop wearing a mask or adhering to the other safety protocols?

The vaccine will protect you from getting ill from COVID-19, but experts don't yet know whether you can still carry the virus and spread it to others. At present, those who get the vaccine should continue to wear masks and practice social distancing.<sup>5</sup>

## Can other vaccines help prevent me from getting COVID-19?

Other vaccines, such as those for flu, measles, or other diseases, will not protect you from COVID-19. Only approved vaccines designed specifically to protect you from COVID-19 can prevent COVID-19. While a flu vaccine will not prevent you from getting COVID-19, it can prevent you from getting influenza (flu) at the same time as COVID-19. Because the flu viruses and the virus that causes COVID-19 will both be spreading during this time, getting a flu vaccine will be more crucial than ever.6

# I've seen a lot of rumors on social media about vaccines. How can I tell what is true?

The internet is full of misinformation about COVID-19 and vaccines, and it can be difficult to know what to trust. The best thing you can do is educate yourself about the vaccines with information from trustworthy sources. Learn more about finding credible vaccine information on the CDC's website<sup>7</sup>, and separate myths from facts on the coronavirus.ohio.gov website.<sup>8</sup>

#### Sources

1-6 https://coronavirus.ohio.gov/wps/portal/gov/covid-19/covid-19-vaccination-program/covid-19-vaccine-myths-vs-facts/covid-19-vaccine-myths-vs-facts

7 https://www.cdc.gov/vaccines/vac-gen/evalwebs.htm

8 https://coronavirus.ohio.gov/wps/portal/gov/covid-19/resources/general-resources/frequently-asked-questions%2Bcovid-19-vaccine



We have access to industry experts willing to share their knowledge.

The new Ohio Chamber Business Academy is All for Ohio!



The World of business is always expanding, so we are, too. The Ohio Chamber Business Academy, once the Ohio Chamber HR Academy, is a member resource created to offer Ohio businesses the chance to gain and maintain comprehensive understanding of a variety of key topics, laws and issues within business. The webinar-based program will continue to offer information essential for human resources and employment law matters, but also expands to include sessions on other areas pertinent to business, such as marketing, technology, best industry practices and more.

For more information, contact Lillian van Wyngaarden at 614-629-0932 or lvanwyngaarden@ohiochamber.com.



## DEVELOPING A VACCINE PLAN FOR YOUR BUSINESS

On Jan. 21, 2021, President Joe Biden issued his National Strategy for COVID-19 Response and Pandemic Preparedness. An important component of the plan is to jumpstart the vaccination process.

The administration has stated that it will spare no effort in aggressively ramping up the national vaccination program. Employers will play an important role in achieving this goal.

The Trump Administration set the table for the vaccine rollout in pushing forward with Operation Warp Speed. Late last year, both Pfizer and Moderna developed COVID-19 vaccinations that were given approval by the Federal Drug Administration for emergency use. The Johnson & Johnson vaccine was also recently approved. As a result of these developments, the administration has set forth its roadmap on how to quickly get these shots into the arms of Americans.

The current administration has taken immediate actions to meet an aggressive vaccination target, including activating the provisions of the Defense Production Act to help accelerate delivery of the COVID-19 vaccine and authorizing the Federal Emergency Management Agency to begin developing federally supported community vaccination centers.

At a minimum, these activities offer the potential for more workers to have access to vaccinations, thus giving employers the chance to more fully restore their operations sooner.

The current vaccination efforts have been under way with most health care employers and citizens 50 years and older. In most states, employers of many essential or frontline workers are still waiting for the vaccine, and those employees will be next in line. In anticipation of this process, employers should consider the following steps to set the table for the vaccine once it becomes available.

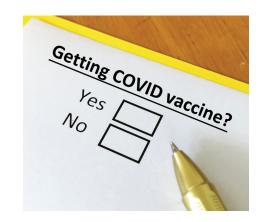
# DETERMINE WHETHER TO MANDATE, OR ENCOURAGE, THE VACCINE

Given the uncertainty and potential legal ramifications surrounding the vaccine, most employers have made the decision to encourage, not mandate, employee vaccinations, while others have taken a hands-off approach. If your company is considering mandating the vaccine for some or all employees, we recommend that you carefully review the liability, employee morale and other issues, including providing exceptions for those who are not able to take the vaccine due to disabilities or religious objections.

The best approach is to launch information and education campaigns designed to encourage participation. Some larger employers are also providing incentives, such as paid time off or gift cards for vaccinated employees. However, there are legal concerns with providing these incentives, and you should review any incentive program with legal counsel.

## DEVELOP A VACCINE PLAN FOR THE COMPANY

If you have not already done so, develop a plan of action that



Do you want to mandate vaccinations? Will you encourage or incentivize employee vaccinations? How will you communicate this information to employees? A thoughtful plan of action can help ensure that everyone from senior management to frontline workers understands the company's perspective and policies on the vaccination process.

establishes the company's policy and goals. The plan does not need to be detailed but should set up a minimum set of policy objectives.

Do you want to mandate vaccinations? Will you encourage or incentivize employee vaccinations? Will you assist employees interested in the vaccine? How will you communicate this information to employees? A thoughtful plan of action can help ensure that everyone from senior management to frontline workers understands the company's perspective and policies on the vaccination process.

For consistency in the plan and message, employers should appoint a vaccine coordinator or committee. The coordinator can serve as a point person for the program and assist in educating employees and implementing the company plan.

#### EDUCATE YOUR WORKERS

One of the goals outlined by the administration is to mount a safe, effective, comprehensive vaccination campaign. To align with this goal, employers may want to assist in this campaign and educate their employees. A variety of resources, from the applicable state's department of health, the CDC, or other governmental agencies can help workers understand the importance of the vaccine.

#### CONSIDER VACCINE REGISTRATION OF YOUR ESSENTIAL WORKERS

States and jurisdictions across the United States are using different webbased applications for vaccination clinic management. Some states and jurisdictions have adopted the CDC-created online registration program Vaccine Administration Management System. Other states, like Ohio, provide for web-based applications or telephonic hotlines.

Employers should be kept abreast of the scheduling platforms utilized by their state or jurisdiction and provide informational resources or assistance to employees regarding this vaccine registration process.

# HOW TO COMMUNICATE VACCINE SAFETY TO EMPLOYEES

For the last year, employers have been encouraging employees to practice good health hygiene in order to ward off COVID-19 infection and spread. Now, as vaccines become available, the challenge for employers becomes providing factual information to employees about their safety. The Coalition to Stop the Spread has prepared a letter for Ohio businesses to use to educate employees on the facts about the vaccines. The Coalition to Stop the Spread is collaboration of businesses, nonprofit organizations and education institutions that has mobilized a grassroots effort by ordinary Ohioans to fight a pandemic that's crippling our economy and wreaking havoc on our families. Use the letter below to share vaccine safety with your employees.

Dear Colleague,

I want to thank you for your commitment to making a difference on COVID-19 here at work, at home and in the community. By setting an example for friends, family members and co-workers, your dedication to safe practices will help stop the spread of the pandemic and protect our jobs.

I'm sure you know that COVID-19 vaccines are now being given across the state, and we are confident that Ohio's rollout will be successful. These vaccines, along with continued safe practices, promise to end the pandemic once and for all. I encourage all of us to get vaccinated as soon as vaccines become widely available. In the meantime, it's important for all of us to be patient as our medical professionals, laboratories and government agencies work as quickly as possible to get shots into the arms of all Ohioans.

There continues to be a lot of misinformation about the vaccines on the internet and elsewhere. While you can find some excellent information at **www.stopthespreadcoalition.com**, let me provide a few facts based on what the scientific and medical communities have said.

- 1) The vaccines are safe. While they were developed much more quickly than past vaccines, they went through rigorous testing before being made available to the public. Vaccines that could not pass these high standards have not been released.
- 2) They are effective. While no vaccine will immunize every person, the vaccines now have shown to be more than 90 percent effective at preventing COVID-19 illness.
- 3) Vaccines will not give you COVID-19. The processes used to create the authorized vaccines do not include the virus itself, so there is no chance it could pass into you from a shot.
- 4) It's unclear whether a person can still carry the COVID-19 virus and spread it to others after being vaccinated. That's why it will be important to continue wearing masks correctly, avoid crowds, keep a safe distance from others and wash your hands frequently, even after becoming vaccinated.

I want you to know that I couldn't be prouder of how our team has responded under very trying circumstances. Thank you for your courage, commitment and resilience as we all strive to persevere through the pandemic and come out of it stronger.

# THE PATH TO DEVELOPING AN INVESTIGATIONAL COVID-19 VACCINE

A collaborative endeavor between Pfizer and BioNTech

As the COVID-19 pandemic gripped our country and the world, Ohio Chamber member Pfizer, along with partner BioNTech, used years of scientific expertise to construct and execute a rigorous Phase 3 clinical trial program to develop their investigational COVID-19 vaccine as quickly and safely as possible.

After the first cases were reported in early 2020, Pfizer and BioNTech were able to begin their Phase 3 clinical trial in late July 2020. The trial included 46,331 participants ages 12 and older. With the data from the trial, the U.S. Food and Drug Administration (FDA) authorized the vaccine for emergency use.

While the Pfizer-BioNTech COVID-19 vaccine has not been approved or licensed by the FDA, it has been authorized for emergency use by the FDA under an Emergency Use Authorization to prevent COVID-19 for use in individuals 16 years of age and older. The emergency use of this vaccine is only authorized for the duration of the declaration that circumstances exist justifying the authorization of emergency use of the medical product under Section 564(b)(1) of the FD&C Act, unless the declaration is terminated or authorization revoked sooner. More information can be found on the EUA Fact Sheet at

www.cvdvaccine-us.com.

The rapid development of the vaccine to help prevent COVID-19 is due to the dedicated work of thousands of individual worldwide, as well as those who volunteered to take part in the research. Those participants in the vaccine trials who are 16 and older who originally received the placebo have been offered the option to receive the investigational vaccine while continuing on with the study through the Vaccine Transfer Option. The aim is to offer them the opportunity to receive their first dose of the investigational vaccine within the study by March 1, 2021, if they so desire.



More information on the development and testing is available at www.pfizer.com/science/coronavirus or www.fda.gov/media/144414/download.



## LARGE CORPORATIONS SHOULD NOT BE ONLY ABOUT THE MONEY

A little-known, rarely used way to make companies legally responsible for more than just profits

We need to move to a more reasonable form of capitalism, where corporations aren't only about the money. There is a better structure, the Public Benefit Corporation (PBC).

Economist Milton Friedman wrote 50 years ago that corporations should only exist to make money for shareholders. With the benefit of hindsight, he clearly got it wrong.

We've seen that a sole focus on shareholder returns does not work for society, especially as corporations become larger and more powerful, particularly through the use and reach of technology. Software is powerful. An algorithm can be changed by one person and, within minutes, affect the lives of millions. Apple, Amazon, Facebook, Google and Microsoft now represent 15 percent of the total stock market's worth. They are also becoming controlling forces worldwide in ways never imagined.

Large technology-enabled companies focused only on shareholder return can become dangerous. Software algorithms, powered by artificial intelligence, can determine the news we see, what we buy, the prices we pay and the credit we are given. If the goal of the algorithm is only to make money, it will optimize to accomplish that goal, to the exclusion of all else. It is not OK morally. But, it's fine for a traditional corporation, as its legal responsibility is to make money for shareholders. And it's not just limited to tech companies. For an international powerhouse, controlling a segment of the economy to be only about the money is not good for society.

What can CEOs and board members of large corporations do? They can raise the issue of corporate purpose and increase awareness, as the Business Roundtable did last year. The next step is to actually do something about it, to change the legal charter of their companies to serve all stakeholders and to have a purpose that is about more than shareholder returns. This is now possible thanks to the PBC structure.

A PBC is a for-profit corporation that also adopts a public benefit purpose. PBCs consider their public benefit purpose and the interests of those materially affected by the corporation's conduct — including customers, employees and the community — in addition to shareholder interests. Maximizing shareholder profits is no longer the sole duty of the board.

When I founded Veeva in 2007, the PBC structure was not available. It troubled me to sign a standard certificate of incorporation because I never thought Veeva would be only about the money. But I put that aside, thinking little Veeva would likely fail, as most startups do.

But Veeva did not fail. It grew. We went public in 2013 and in 2019 crossed the \$1 billion revenue mark. We were starting to become very important to the life sciences industry we serve, an industry critical to human health. I knew it was time to act. Time to become a PBC.

Yet no public company had ever converted to a PBC. We were going into uncharted waters. We carefully looked at the pros and cons, got feedback from shareholders, customers and employees, then in 2020, formalized our proposal to make the change.

Conversion to a PBC is a long process that is ultimately decided by shareholder vote. I am very proud that our proposal passed, and on Feb. 1, 2021, Veeva became the first public corporation to convert to a PBC. The vote was a landslide. Of the votes cast, 99 percent were in support of our proposal.

As we look toward the future of Veeva over the decades to come, and the critical decisions that may be required from our management team and board, I'm glad we now have a specific corporate purpose and multi-stakeholder accountability in our certificate of incorporation.

During a Congressional hearing in July 2020, Rep. Jamie Raskin asked the CEOs of Amazon, Facebook and Google if they ever considered becoming public benefit corporations. There was no reply. We can do better than silence.

It's clear the path we are on is not sustainable and there's a need for corporations to evolve.

Learn more about the PBC structure at **www.veeva.com/pbc**. As an employee, raise it with your leadership. CEOs and directors, have the discussion in the boardroom. Make an active decision. We can all change capitalism for the better.



As CEO of Veeva Systems, Peter Gassner is an advocate for corporate social responsibility. He's passionate

about what the Veeva team is doing to help the life sciences industry improve and extend life and believes corporations should serve society as well as shareholders. This article originally appeared Feb. 10, 2021, on Medium and was republished with permission.

## OHIO BWC REIMBURSES EMPLOYERS IN SELECT COUNTIES FOR OPERATING DRUG-FREE

Recognizing that a best-practice drug-free workplace is the best way to prevent and respond to substance use in the workplace and support individuals in recovery, the Ohio Bureau of Workers' Compensation (BWC) has \$15 million to help employers hire, manage and retain employees in recovery.

Through the Substance Use Recovery and Workplace Safety Program (SURWSP), eligible employers will be reimbursed for qualifying expenses related to implementing, operating and maintaining a drug-free workplace program, including:

- Development and legal review of drug-free workplace policies and procedures
- Annual policy review
- Employee and supervisor training (up to 72 hours each per year), e.g., company-specific training, training of trainers, webinars, OnDemand 24/7
- Drug testing of prospective and current employees in recovery

Participating employers will also have access to Better You, Better Ohio, which provides health and wellness resources to employees, a service usually only available to businesses in high-risk industries with 150 or fewer employees.

SURWSP-eligible employers must be located in one of the participating counties, be in good standing with the BWC (e.g., current on all BWC payments, in an active policy status) and complete a simple, online form to

Once enrolled, all employers need to do to be reimbursed for expenses is to submit a form for qualifying expenses, dating back to July 1, 2019, regardless of whether they were enrolled in the program at the time of purchase or not. The reimbursement form and proof of payment will be submitted to and processed by the local Alcohol Drug Addiction and Mental Health Services (ADAMHS) boards, typically within 30 days, on a first-come, first-serve basis.

The SURWSP is funded with money Gov. Mike DeWine budgeted for the bureau to lessen the impact of substance use disorder on Ohio's workforce, help Ohio's employers keep employees in recovery at work, assist employers with hiring and managing employees in recovery and promote a safe and healthy workforce. It also complements the bureau's Drug-Free Safety Program (DFSP), as the majority of expenses incurred through the DFSP are eligible for reimbursement through the SURWSP.

Visit the BWC's website at **www.bwc. ohio.gov** then click on For Employers. On the left side of the page, click on Workers' Compensation Coverage, then Programs – Ratings & Bonus to learn more about this program and to enroll.

#### Learn more

**Veeva PBC** proxy statement explains to Veeva shareholders the reasons for PBC conversion on the U.S. Securities and Exchange Commission. https://www.sec.gov/Archives/edgar/data/1393052/000162828020017032/def14a2021specialmeetingpr. htm#i67d03521f64c428baacf21d3eec03404\_13

#### Cooley on PBCs

https://cooleypubco.com/2021/01/25/corporation-converts-to-pbc/

#### The Business Roundtable on the Purpose of a PBC

https://www.businessroundtable.org/business-roundtable-redefines-the-purpose-of-a-corporation-to-promote-an-economy-that-serves-all-americans

## **WORKERS' COMPENSATION SAVINGS**

## 5 key factors that employers cannot afford to overlook



A great deal of attention in workers' compensation is appropriately focused on premium rates and programs that deliver savings. An employer's ability to qualify for premium savings through group programs can be fragile, as a single costly claim can limit future group options. The combination of claim delays and lost workdays can damage premium rates for several years. Here are five areas in which a Managed Care Organization (MCO) can help employers improve the likelihood of lower workers' compensation premiums.

#### **1** POST INJURY MANAGEMENT

An employer's initial reaction to an employee after an injury is a key moment. Following an organized game plan fosters trust and cooperation. A chaotic atmosphere can lead an injured employee elsewhere for direction. Employers should be prepared to address three things immediately after an injury.



- **Provide initial medical treatment.** Know the available medical treatment options in the area. Have their contact information available and coordinate with them after an injury.
- Do a quick and thorough documentation of the injury. Be prepared to assist in completing an injury report. Facilitate filing a clearly legitimate claim through your MCO. This will help prevent delays, keeping everyone focused on recovery and return-to-work.
- **Discuss early return-to-work and transitional work options.** Establish an expectation for a quick recovery and a quick return-to-work. Be prepared to make adjustments to help facilitate return-to-work.

#### 2 NEGOTIATING FOR EARLY RETURN-TO-WORK

When an injured employee is off work for eight or more days, lost-time costs accelerate quickly and can threaten future savings opportunities. A physician's instinct may involve time off work, but this can be negotiated if employers can demonstrate a safe work environment that facilitates recovery. Working with your MCO to address transitional work options can promote cooperation with treating physicians and lessen exposure to costly lost-time claims. A formal transitional work policy is an asset because it will outline this process for all parties, and MCOs can help build that infrastructure.

#### 3 OVERSIGHT OF MEDICAL TREATMENT

Medical treatment for a workers' compensation injury must be approved as appropriate and cost-effective by your MCO. A claim's duration of lost time is related to the course of medical treatment. Engaging physicians on treatment decisions and advocating for quality treatment that facilitates early and safe return-to-work is a role of your MCO. Sometimes it is appropriate to explore alternative approaches to treatment that may result in improved results and shorter recovery time. Employers should be involved in this process with their MCO and should have an understanding of the necessity and value of treatment for injured employees.

#### 4 REVIEW OF PRESCRIPTION MEDICATIONS

Problems with prescription abuse are well documented. The cost of excessive medications impacts the cost of a claim, but prescribed medications can also extend lost time due to their side effects. Prescriptions can disable an otherwise able body. MCOs review medications prescribed through a claim and contest drugs that are not appropriate. They ca also recommend non-narcotic alternatives that may eliminate side effects that can extend lost time and related costs.

#### **5** SCRUTINY OF MEDICAL BILLS

The actual cost of medical treatment for workers' compensation claims is usually far lower than the costs associated with lost work days (compensation and reserves). But it should not be overlooked as a given. Medical bills must be scrutinized to ensure accurate payment only for related treatment. There are often opportunities for significant reductions in costs through the use of universal codes and bundling services for efficiency.

Sometimes the key to resolving a claim before it becomes extremely costly is found in the details. Leveraging resources like your MCO can help prepare employers to minimize costs and preserve premium savings options. It is important to remain tuned in to the work of the MCO through the claim management process.

CareWorks of Ohio MCO and CompManagement Health Systems merged effective Monday, Dec. 21, 2020. The merger accompanied a name change to Sedgwick Managed Care Ohio (Sedgwick MCO).

## CELEBRATING 10 YEARS OF MAKING A DIFFERENCE

This month, we celebrate making a difference for the greater good of Ohio. As JobsOhio officially turns 10 years old — a significant and exciting milestone for all — and we look back over the last 10 years, it's easy to see how JobsOhio has made a difference for the better by staying true to its ethos and core values.

Before legislation created JobsOhio in February 2011, states including Ohio were severely affected by the Great Recession. There was a need to stimulate and drive economic development via private funding. Ohio lawmakers saw that need and decided to move at rapid speed in Ohio's recovery efforts by creating JobsOhio on Feb. 18, 2011. As a champion of free enterprise and economic competitiveness for the past 128 years, the Ohio Chamber of Commerce has seen this sense of urgency before, but Ohio's answer to this problem was unique.

The moment JobsOhio was born, it immediately went to work, and the bar was set high. Jobs Ohio was created to produce a return and deliver results for the state, quickly and efficiently. As a private, nonprofit corporation designed to drive job creation and new capital investment, it was built for the good times but also for the challenging times. Its unique privatization model has been a huge part of how and why JobsOhio is ultimately able to continue making a difference across the state, while other statelevel government-funded economic development organizations around the nation have had to scale back, particularly in the COVID-19 era.

Economic development is a critical and long-term investment in a community that will ultimately enhance the quality of life for its businesses and residents. As JobsOhio continues to play a prominent role in economic development, serving as an incubator and accelerator for Ohio, the entire state should take pride in what JobsOhio has been able to do over the last 10 years.

It has produced significant return on investment for the state by bringing commitments of more than 500,000 new and preserved jobs since 2014. Between 2016 and 2018 alone, JobsOhio created more than \$3 billion in new jobs payroll, adding significant growth to the state. Because its funding model is unlike any other in the country, JobsOhio utilizes a longer-term horizon for funding economic development activities, giving the state a competitive advantage.

In extraordinary and complex times, as in the wake of COVID-19, JobsOhio has not only responded to the pandemic but has continued to double down on its investments across economic development and COVID-related initiatives. That included the allocation of \$250 million for personal protective equipment and up to \$250 million across 10 programs designed to support business suffering the effects of mass quarantine and mandated closures.

These programs — administered under the banner of the Ohio Safe Ohio Working campaign — included the creation of the Workforce Retention Loan Program. The program provides JobsOhio client



companies with financial support to help them maintain employment levels, establishes the JobsOhio Innovation Fund to provide resources to Ohio's entrepreneurial businesses and commits up to \$50 million as part of JobsOhio Community Bank Loan Guarantee program to provide lending support to impacted companies. To date, these efforts have benefitted tens of thousands of small businesses and saved hundreds of thousands of jobs.

Today, JobsOhio remains committed to the unrelenting growth of the state by constantly investing in new and crucial sectors like military and federal. Ohio is proud to be the home of military and federal installations that contribute to the critical defense of the United States alongside its advancements in space. Whether it is hypersonic technology or Advanced Air Mobility, remaining on the forefront of these sectors is critical to Ohio's growth and advancement.

Ohio's workforce has always been adaptive, from its days of manufacturing to today's focus on technology and health. JobsOhio recently announced the third innovation district in the state, in Columbus. The three innovation districts - in Cincinnati, Cleveland and Columbus — are designed to spark innovation, job creation and billions of dollars in annual economic impact. Jobs Ohio's privatization structure has proven the organization to be the adaptability and accountability partner all of Ohio needs, continuing to make a difference day in and day out.

Free enterprise, economic competitiveness and growth benefit all of Ohio, and as we look ahead to what the next 10 years will bring, JobsOhio's continued confidence, smarts and insights will allow Ohio to remain ahead of the curve and continue making a difference.

## DURING UNCERTAIN TIMES, EMPLOYERS MUST RECOGNIZE, RESPOND TO MENTAL HEALTH CONCERNS

The mental, physical and emotional exhaustion experienced by our front-line workers as a result of the pandemic is widely recognized. Evidence is quietly mounting to support the notion that we are all suffering in those categories — and employers must start paying attention. In fact, addressing those issues should be an integral component of our business recovery planning.

The Centers for Disease Control and Prevention (CDC) reports almost 41 percent of adults in the U.S. are struggling with their mental health or substance use, double what had been historically reported pre-pandemic. Additionally, the CDC indicates that 11 percent of adults and 25 percent of adolescents have contemplated suicide. Contributing to this is the fact that seven out of 10 adults cite juggling their jobs and other responsibilities as a source of significant stress and that fear of contracting the virus was a top concern for nonremote workers, particularly in lower-income jobs.

Further evidence of mental strain is that drug misuse and overdoses are skyrocketing. Synthetic opioids overdoses (primarily fentanyl) increased 38.4 percent; cocaine overdoses increased by 26.5 percent and psychostimulant overdoses (methamphetamine) increased by 34.8 percent.

Mental health experts are referring to this situation as a second pandemic, using the term "allostatic overload" to describe the wear and tear on the body that accumulates as individuals are exposed to repeated or chronic stress



that exceeds their coping skills. While employers can't prevent allostatic overload, it is in the best interest of our employees and our businesses to find ways to accommodate its increasing effect on employees' mental health and, ultimately, their productivity. Additionally, we have an obligation under ADA to address these health-threatening conditions to enable qualified employees to perform the essential functions of their jobs.

How can we do this? First and foremost, we need to engage and lead by example. The following ideas provide a good starting point.

- Let employees hear you talk about your stress and the actions you have taken to deal with it.
- Identify ways to diminish stigma. Even before the pandemic, studies found that nearly 85 percent of people are uncomfortable discussing mental illness at work. According

to the National Alliance on Mental Illness, eight in 10 workers with a mental health condition do not get treatment because of the stigma. Simply put, talk about it. Having sincere conversations with employees destigmatizes the idea of mental health as a problem and instead positions it as a workplace challenge, just as COVID-19 has been.

- Consider a routine email delivering facts and resources about dealing with stress.
- With fewer opportunities for organic conversation, we need to get creative. Weave inquiries about mental health into conversations.
   For example, "This project certainly is hard to accomplish right now with so many complications and stresses.
   It seems we're all feeling stressed these days, how's your mental health holding up? It can help to

- talk about it please let me know if I'm overstepping here, OK?"
  Then let silence play out and be a good listener.
- Establish a companywide day of gratitude. There is actually an increased flow of dopamine, the brain chemical that makes us feel happy, when we practice gratitude.
- Train middle and senior management to:
  - Recognize and model more comfort with their own stress
  - Recognize the tolls that stress is taking and support the employees they manage
  - Become familiar with corporate or community resources available for employees, such as an Employee Assistance Program or wellness programs available through insurance companies or community mental health agencies

As an employer, your role needs to include mental health supporter. A key behavior for this newly required role is communication, communication and more communication. Finding creative measures to achieve this for building a mental health supportive workplace will reap benefits for every part of your business.

Dee Mason is a nationally recognized expert in drug-free workplace issues and founder and CEO of Working Partners®, an acknowledged industry leader in creating drug-free workplace programs for communities and businesses.

## **CORPORATE CREDIT CARDS**

## Hesitant to adopt a program? Here's why you should

Provided by U.S. Bank

The possibility of internal fraud is a real concern for many executives, regardless of the organization's size.

News articles point to high-profile cases of corporate credit card abuse, asset misappropriation and examples of employee fraud. The narrative leaves many middle-market executives, especially those who are hesitant to adopt a corporate credit card program, steadfast in their belief that such a program could leave their company vulnerable.

However, for middle-market companies managing tight margins, understanding where money is made and lost is critical for business success. Corporate cards, by their very design, offer increased visibility and control over that of other payment forms — including employees using personal credit cards — making them an ideal choice for managing expenses.

U.S. Bank partnered with Protagonist to better understand the beliefs held by middle-market financial executives and their staff when it comes to corporate card policy, expense management, corporate card products and benefits. The study found misconceptions among those hesitant to adopt a corporate card program. Top among the list of misconceptions

is the belief that corporate cards are a gateway to fraud and encourage overspending.

## SURPRISING TRUTH ABOUT EMPLOYEE FRAUD

With the recent high-profile cases of employees treating their corporate credit card like a personal slush fund, many hesitant adopters believe that the risks of a corporate card program outweigh the benefits. But many of the cases in the news are exaggerated examples of fraud and point to a lack of controls and personal accountability.

There are, however, more subtle forms of fraud, like exaggerated expense reporting, that can have a significant impact on an organization's bottom line if left unchecked. In fact, a recent survey by webexpenses found that employee expense fraud is on the rise — and employees are having quite an easy time committing it. Examples include billing for travel and expenses that never materialized, seeking reimbursement for items never purchased, or purchased and returned, and purchasing items for personal use. And because the fraud is subtle, claims fall through the cracks and raise no red flags.

#### POWERFUL BENEFITS

Much of the conversation centers around the risk corporate cards pose.

But when implemented with well-documented and communicated expense management policies, corporate cards can offer significant financial, operational and security benefits

>> Improved oversight. Corporate cards feature tools that provide visibility into individual payment transactions so you can easily understand who's spending what and where, as well as controls that govern the type of expense a card is used for. These tools can also help you quickly recognize patterns of fraudulent behavior and nonadherence to travel and expense policies that would be hard to identify with a manual process and next to impossible to identify when employees use their personal card for business expenses.

>> Increased efficiency. Replacing paper-based processes with an integrated corporate card program and expense management solution eliminates manual processes for tracking and analyzing payments. This, in turn, can reduce administrative costs, speed up payments and improve internal policy compliance, reconciliation and expense analysis.

>> Reduced expense fraud. Paperbased payment methods are inefficient and prone to fraud, making it more



difficult to identify and control expense report fraud. By directly importing charges made on a corporate card, an organization knows the exact expense amount. It's more difficult to inflate expenses or otherwise manipulate receipts.

However, implementing a corporate card program is only the first step. To safeguard against misuse, a corporate card program must be implemented in conjunction with a defined expense management policy. The expense management policy should clearly articulate allowable expenses and be communicated broadly so employees become part of the expense management process — not part of the problem.

Often, there's a clear line between making legitimate expenses and abusing the system. But without controls in place, there's no way to identify the difference.

The One Card from the Ohio Chamber of Commerce and U.S. Bank is a single, flexible solution that members can use to cut costs, manage vendor payments and operate more efficiently. For more information, contact John Hammond at (216) 548-3190 or john.hammond1@usbank.com.

## MEMBER SPOTLIGHT



## SQUARE OFFERS TOOLS TO GROWSMALL BUSINESSES

Everyone deserves a chance at business, and Square Inc. helps make this chance a reality. What started with a small white card reader familiar to farmers market stalls, coffee shop counters and small businesses everywhere has grown to include a toolkit of resources for businesses across the globe.

Square, one of the newest members of the Ohio Chamber of Commerce, specializes in card readers that help sellers accept chip



cards and NFC payments, as well as provide tools for customers, such as Cash App, which allows people to instantly send money between recipients. With headquarters in San Francisco, Square helps small business owners across the globe with offices in the U.S., Canada, Japan, Australia, Ireland, Spain and the U.K.

As small business owners in Ohio look to start, run and grow their business, Square connects them with the latest technology and e-commerce needs for their small businesses.

"Square is excited to collaborate with the Ohio Chamber of Commerce on small business education and resources," says Erin Archuleta, head of small business and community advocacy at Square. "Now more than ever, small businesses are creating and innovating, and tools to support them are essential."

Square is also passionate about telling the stories of small business owners through its podcast, Talking Squarely, featuring independent business owners discussing the issues impacting their day-to-day operations. The company also features the dreams of small business owners across America in its short film series, For Every Kind of Dream.

To learn more about Square, the services it offers or to browse its toolkit of business resources, visit squareup.com.







Find Square on Twitter at twitter.com/Square, Facebook at facebook.com/square, LinkedIn at linkedin.com/company/joinsquare/ and Instagram at instagram.com/square/.

## **OHIO SENATE PRESIDENT MATT HUFFMAN PRIORITIZES SMALL BUSINESS AID AND EDUCATION**

As Ohio continues to recover from the health and economic ramifications of the COVID-19 pandemic, the new general assembly is tasked with finding ways to best help Ohioans. And for Ohio Senate President Matt Huffman, this starts with the industries hit the hardest.

"The first order of business is to make sure that these businesses that have been hurt by the pandemic and governmental response to it are going to survive," says Huffman. "Small business is vital for a robust and functioning marketplace."

Huffman represents the 12th Ohio Senate District, encompassing Allen, Champaign, Mercer and Shelby counties, and includes parts of Auglaize, Darke and Logan counties. He has long been a champion for small business throughout his time in elected office. As he enters his second term in the Ohio Senate, he continues to advocate for small business, alongside regulatory and education reforms.

The state budget is also at the top of Huffman's priorities, as its passage is required by June 30. Containing both financial and policy decisions, Huffman notes the budget is always a "balance between what we have and what we need ... and whether there are ways to permanently change how we spend money."

He calls attention to K-12 and workforce education as significant issues in the state budget and emphasizes workforce training and cost-effective education as necessary components, together with pandemic relief.

"This is about making sure education dollars are spent on education and providing opportunity to everybody to get where they want to go," says Huffman.



The transition to senate president is aided by Huffman's experience as an elected official in the state legislature. First elected to the Ohio House of Representatives in 2007, he served there for four terms, with his last two in leadership positions including House floor majority leader and as speaker pro tempore, the second-highest-ranking member in the Ohio House.

"You don't get a two-year degree in being a state elected official," says Huffman. "Frankly, I'm in my 13th year in the legislature, and I'm still learning."

Before elected office, Huffman practiced law for 30 years in his family's private practice law firm in downtown Lima, where he was born and raised. He began his public service career in 1992 on the Lima City Council, where he served for 15 years, with the last seven as city council president. Huffman and his wife, Sheryl, continue to live in Lima, where they raised four children and now have four grandchildren.

### **NEW MEMBERS**

The following member companies joined the Ohio Chamber of Commerce from the beginning of the year through Feb. 22. We welcome all of our new members and look forward to working with them.

4415 WDG Road Inc., Powell

A & N Refrigeration Inc., Warren

Advantage Consultants Agency Inc.,

Anne Taylor, Cincinnati

ARK Associates LLC, Gallipolis

Associated Risk Managers of Ohio, Westerville

Automatic Data Processing Insurance Agency Inc., Roseland

Better Business Bureau Dayton/Miami Valley, Dayton

Channel Products, Solon

Chiappa Firearms USA Ltd., Dayton

College Coaches Skills Camp LLC, Franklin

Columbus Montessori Education Center, Columbus

Continental Mineral Processing Corp., Cincinnati

CornerStone Benefit Services, Akron Czup-Fowler dba Hoffman's Pharmacy, Ashtabula

Dead Low Brewing, Cincinnati

Dehan Enterprises Insurance & Financial Services LLC, Columbus

Delta T Heating & Cooling, Amlin

DJM Hardwoods & Veneer Inc., McArthur Dot Diamond Core Drilling, Inc., Elyria

Edward B. Mueller Co. Inc., Cincinnati Element Utility Service LLC, Dayton

Enviro Control Systems Inc., Dayton FISJCO Inc. dba Andres O'Neil & Lowe, Bryan

Fitzgerald Auto Group, Monroeville France & Associate, Inc., Columbus

Gillard Construction Inc., Marietta Goering Center for Family & Private Business, Cincinnati

Golden Bear Lock & Safe Inc., Plain City H&H Truck Parts LLC, Valley View Harrop Industries Inc., Columbus Heitco, dba Dott Products, Avon Hispanic UMADAOP, Cleveland Hubbs Heating & Air, Lancaster

Ingle Barr Inc., Chillicothe

Kelley Cawthorne, Lansing, Michigan Landmark Kitchen & Bath Shoppe LLC,

Life Safety Enterprises Inc., Willoughby Melmor Associates Inc., Niles

Miami Valley Communications Council, Centerville

Ohio State Medical Association, Dublin Ohio Water Partnership, Columbus

Olstrad Engineering Corp., Kent Olympic Forest Products Co., Cleveland

Pioneer Mortgage Services LLC, Plain

OptumRx, Washington, D.C.

Professional Restoration Services Inc., Medina

Ross County Home Health LLC, Chillicothe

S & S Realty Partners dba BlueMark Capital, Beachwood

Saunders Insurance Agency LLC, Gallipolis

SELMCO Metal Fabricator, Inc., Sidney SHS Insurance LLC, Cincinnati Sirak Financial Services, Canton

Southern Ohio Nephrology Inc., Portsmouth

SRIC, Inc., Columbus

Stark County Women's Clinic Inc., Canton Summit Technologies LLC, Columbus

TB&J Enterprises LLC (Earthwise Pet), Liberty Township

The Calvary Church, Cincinnati The Favret Co., Columbus

The Johns-Carabelli Co. Ltd., Brook Park Three Village Condominium Association, Lyndhurst

Trojon Gear Inc., Dayton

Valco Valley Tool & Die Inc., North Royalton

Vantage Financial Group, Cleveland Vinylume Product, Inc., Youngstown Vogt Strategic Insights, Columbus

Worthington Woods Animal Care Center LLC, Columbus



## THANK YOU

As I move closer to my retirement date, the two words that keep coming to mind are "thank you." They seem simple enough, but they are truly heartfelt after 38 years of being part of the Ohio Chamber family.

I have often been asked over the years, why are you still at the chamber? The answer has always been the same — because no two days are alike. A new challenge or opportunity arises almost every day, and so I have never struggled with coming to work. That is not to say every day has been a good day — there have been those that I would just as soon forget, but those are few and far between.

What I will remember most are the great people I have met and worked with over the years. So, with that, I say thank you to the over 200 staff people who have helped manage our programs of work over the years, thank you to the countless volunteers who have sat on our committees to help steer our activities, thank you to the individuals who have served on our board of directors and a special shout-out to the more than a dozen folks who stepped up to serve as chairmen of this great organization during my time as president.

I leave with few regrets from the past and little concern for the future because of the wonderful staff here at the chamber and the fact that we have members like you to move the organization to even greater heights. So thank you to each and every one of you for giving me the honor and privilege of serving you all these years. Best of luck to you and the chamber as we continue to work to make Ohio the best state in which to live and work.





#### Articles written by gr

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¹ 25% savings based on Q1 2021 UnitedHealthcare internal analysis for average price comparison between UnitedHealthcare plans in Ohio.

The Ohio Chamber of Commerce Health Benefit Program is a self-funded health benefit sprogram.

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