

Final Association Health Plan Rule Will Boost Small Businesses



NAHB commended the Trump administration for issuing its final rule today on association health plans (AHPs) that will help small businesses - including home building firms and local HBAs – rein in skyrocketing health care costs and provide better health coverage for workers.

NAHB has been a longtime proponent of AHPs, which

empower small businesses to pool together to purchase health insurance plans for their employees.

In his comments on the new rule, which implements the executive order on AHPs signed by President Trump last fall, NAHB Chairman Randy Noel said: "It will grant small businesses access to better and more affordable health care plans, place these firms on an equal footing with large employers and unions when it comes to negotiating lower costs for coverage, and level the playing field for smaller companies that want to help their workers

(Continued on page 7)

In This Issue ...

NAHB - Health Plan Rule Will **Boost Small Businesses (cover)**

Photos from the Annual MCHBA Golf Outing

Thank you to our Golf Outing Sponsors

OHBA at Mid Year

Mark the Fall Parade of Homes Dates and Participate!





Kenneth Cleveland	1,065.5*
Calvin Smith, Life Dir.	594.5
Mary Felton	404.5
John Sumodi	222
Andy Leach	125.5
Bob Knight	94.5
Mark Zollinger	28.5
Doug Leohr	28
Ed Belair	7
Greg Thomas	5
Mike Hudak	4
Todd Scott	4
Dave LeHotan	3
Ted Curran	2.5
Rex Gasser	2
Jeremy Krahe	2
Sean Smith	1

Above list has been updated via the most current NAHB Spike Club Roster Report *Current Life Spike status





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Table of Contents

2018 Dates To Remember

Oct 6 - Oct 21, 2018

Fall Parade of Homes
Tentative Dates Watch your

email for details

We apologize for the delay in getting the July issue of Building Blocks out to you. Apparently the local (and for us, national) economy has exploded and everyone seems super busy with work. We also know it's a busy time for builders in general so we hope you don't mind.

It's all good ... Have a great summer.

−S. Bloch

NOTE: NEW ADDRESS FOR MCHBA OFFICE

As of mid-January, our new address is just down the street from our previous one.

3991 N. Jefferson Street Suite 100 Medina, OH 44256

Phone numbers, emails and website all remain the same.

Note that this new location is at the northern most end of Jefferson Street on the east side. Please make a note of it.

From the Executive Director

Members and Friends:

I hope everyone is having a profitable, fun and safe summer so far this year. By all accounts, it appears to be pretty much booming from a building perspective in our area. Take advantage of this - it won't last forever.

I enjoyed seeing many of you at the recent golf outing at Shale Creek. Please see photos from that event that Katie Williams was kind enough to take for us (pages 7, 10 & 12).

I would also like to thank all the Golf Outing sponsors for their participation and support of this event (see list on page 12). We can't do it without you.

Builders - start thinking about the Fall Parade of Homes. With the positive impact of the housing industry in our area, this is the perfect time to get your name and product in front of prospective customers. This can fill your construction backlog for the next year or two to come. Watch your email for more information.

Enjoy your summer!

Respectfully:

Dave LeHotan Volunteer Executive Director







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Jeremy Krahe
Michael Hudak
Greg Thomas
Douglas Krause
Doug Leohr
Katie Williams
Jeff Barnes
Jim Owen
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Brecksville / Broadview Heights 440-526-6700



LOTS & ACREAGE

BATH TOWNSHIP - Revere Schools

S/L 21 Trellis Green: 1.5 acre lot in Arbor Green subdivision in Bath Twp. 147 frontage & public sewer at street. Open lot is higher in front w/slight grade to a creek in back. \$149,000. Gary Stouffer 330-835-4900.

Lot 45 Ira Rd: Build your dream home. Large 2.28 acre heavily wooded lot w/matured treees. Located near the Cuyahoga Valley National Park. Reverse LSD. \$125,000.

681 Trellis Green: Private lot in Arbour Green development w/lots of road frontage & possible walk-out basement. \$129,000. Gary Stouffer 330-835-4900.

BROADVIEW HEIGHTS

V/L E Royalton Rd: 3 parcels totaling 3.12 acres. Commercial. \$420,000. Erin Glasgow 216-299-9968, Gary Stouffer 330-835-4900.

BRUNSWICK

1499 S. Carpenter Rd.: 6+ acres. Proposed commercial. Prime acreage at 303 & I-71 intersection. \$1,200,000. Mike Stoerkel 330-701-4426.

CHAGRIN FALLS - Kenston LSD

S/L 30 Hawksmoor Way: 2.7 acres, 329x429, dead-end street. Wooded, waterview, private sewer & well. \$103,900. Ina Lahrs 440-591-3593, Gary Stouffer 330-835-4900.

COPLEY

4520 V/L Medina Rd: 2.21 acre commercial lot across from Akron General Wellness Center. Water & sewer available. \$300,000. Gary Stouffer 330-835-4900.

209 Rothrock Rd: Commercial - 1.4 acres near Montrose Shopping Center w/driveway. NEW PRICE \$250K. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.

CUYAHOGA FALLS

1301 Sacket Ave: Commercial 154x172 (.61 acre lot). Public utilities. \$75,000.

FAIRLAWN - Copley/Fairlawn Schools

Lot 93-94 Ghent Rd: 9+ acre investment property in the City of Fairlawn. Property offers scenic lake views. Frontage on Knollwood & Ghent Rds. Can be subdivided. Gary Stouffer 330-835-4900, Bill Snow 330-990-0256.

HINCKLEY

The Trails at Redwood Falls: Located where the old Skyland Golf Course once stood. Conservation development will have 97 parcels, walking trails, club house & 5 lakes. City water & sewer. Robin Pickett 330-322-3181.

The Hollow at Willow Lakes: 47-acre new development with city water. Over 20 2-acre homesites. Call today to build your dream home with Legacy-Carrington Builders. Robin Pickett 330-322-3181.

LIVERPOOL TOWNSHIP

The Estates at Rim Rock: Spectacular 2-3 acre homesites on secluded cul-de-sac streets in peaceful country setting. Only 3 lots left. Robin Pickett 330-322-3181.

LODI

V/L Sunset Ave: 3 parcels located on Sunset Avenue in Lodi Village offered for sale as a package deal. \$54,900. Please check with local zoning for intended use. Gary Stouffer 330-835-4900.

MEDINA

V/L Foskett Rd: 10.7 fully wooded acres in Brunswick. Relatively flat & completely wooded. Perfect for that private, quiet dream home. \$160,000 Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616

S/L 5 Jumpers Knoll: Build your dream home on this 2-acre lot in Signature of Sharon. \$139.000. Gary Stouffer 330-835-4900.

NORTON

V/L S Hametown Rd: Nearly 19 acres in Norton. Possible walkout basement. Back 6 acres are fully wooded with great privacy. \$250,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.

RAVENNA

V/L Emerald Pkwy: Approx. 120 wooded fairly flat acres in City of Ravenna oned R-4. Original approved plan was for 300-400 units w/large pond/ wetland area in middle of property. \$1,580,000. Gary Stouffer 330-835-4900.

RICHFIELD - Revere Schools

3401 Brecksville Rd: This is a 22.9 acre rectangular parcel zoned office/limited industrial located in Richfield Village. Electric, gas, water, sewer, phone & cable available. \$1,832,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.

Glencairn Forest: Lots ranging from \$75,000 to \$255,000. Breathtaking views. Scenic waterfalls, babbling brooks, lakes, stunning homes. Water/ sewer, tennis courts, playground. Easy access to 77 & 271. Laura Horning Duryea 330-606-7131, Gary Stouffer 330-835-4900.

V/L Brecksville Rd: 3.36 acres w/water & sewer available. Limited industrial/office. \$230,160. Gary Stouffer 330-835-4900, Linda Manfull 330-283-0851.

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ROOTSTOWN

2883 Cook Rd: 60+ acres partially wooded with large lake & farmland, frontage on Cook, Industry Rd & Wilkes. Gary Stouffer 330-835-4900, Gina Luisi 330-814-4747.

SHARON TWP - Highland Schools

1508 Medina Rd.: 3.25 acres. Commercial land. Zoned C2. \$262,500. Robin Pickett 330-322-3181, Gary Stouffer 330-835-4900.

SHARON TWP -

Bonnie Glen - Beautiful lots ranging from 2 to 4 acres with ravines, woods & open landscape. Spectacular development to bring your own builder & build your dream home. Robin Pickett 330-322-3181, Gary Stouffer 330-835-4900.

Hidden Lakes of Sharon - 6 beautiful lots ranging from 2 acres to 4 acres with woods, ponds, & culde-sacs. Highland LSD & conveniently located to major highways & Montrose shopping. Lots starting in \$130s. Robin Pickett 330-322-3181, Gary Stouffer 330-835-4900. See it on YouTube at: https://youtu.be/gAuP69GJ79U

SOLON

5968 Glastow Lane: Wooded lot in highly rated Solon Schools. Public utilities. Bring your own builder. \$69,000. Mike Stoerkel 330-701-4426.

STOW

2818-2845 Graham Rd: 4.38 acres, public utilities, zoned R-3 multi-family w/many options. Property currently has 2 income-producing single family houses on property. \$186,000. Gary Stouffer 330-835-4900.

UNIONTOWN

3663 S. Arlington Rd: Over 4 acres of commercial land with 194' frontage on S. Arlington Rd. & Fortuna Dr. Zoned B-3. Utilities at street. Convenient to I-77 & shopping/retail. \$450,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.

WADSWORTH

V/L Sharbrook South Rd: 3 lots available in Highland SD. 2+ acres, 5+ acres & 7+ acres. Available separately or as one 14+ acres to create your private hideaway. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.

V/L Harpster Rd: 16 acre parcel. Beautiful setting for private estate or horse ranch. 150' of frontage. Well & septic. \$169,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.

599 Brentwood Way S/L 17: Highland LSD. 2.84 acres on cul-de-sac, well, septic. \$185,000. Gary Stouffer 330-835-4900.



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and their families with their health care needs."

Of particular importance to the home building industry, the rule will allow sole proprietorships and independent contractors to participate in the program, expanding access to affordable health coverage to small employers and self-employed individuals.

The final rule expands the ability of small businesses to join together locally or across state lines through a bona fide industry, professional, or trade association to become large purchasers of health insurance. This ability to establish AHPs across state lines will provide additional flexibility if HBAs seek to set up such a program and could help participating member businesses attract and retain talented workers by offering competitive benefits.

The new rule also grandfathers existing regulations, so that HBAs that are already running successful AHPs can continue to offer affordable health coverage to their employees under their current system or choose to operate their program under the new definitions of the final rule.

The Congressional Budget Office estimates the final rule will allow 4 million Americans, including 400,000 who otherwise would lack insurance, to join an AHP by 2023.

To minimize disruption to the health care market, there will be a staggered rollout of the new rule as follows:

- All associations (new or existing) may establish a full-insured AHP on Sept. 1, 2018.
- Existing associations that sponsored an AHP on or before the date the final rule was published may establish a selffunded AHP on Jan 1, 2019.
- All other associations (new or existing) may establish a selffunded AHP on April 1, 2019.

See one-page fact sheet on page 11.

For more information, contact Alexis Moch at 800-368-5242 x8407, or Tom Ward at x8230.

Member **Vews**

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Email: sales@medina.lighting.com

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Renewed Associates

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Know someone interested in joining the Medina County HBA? Doing business with companies that aren't members? They should be! Call Sharon Brock and she will mail a member packet (330.725.2371).

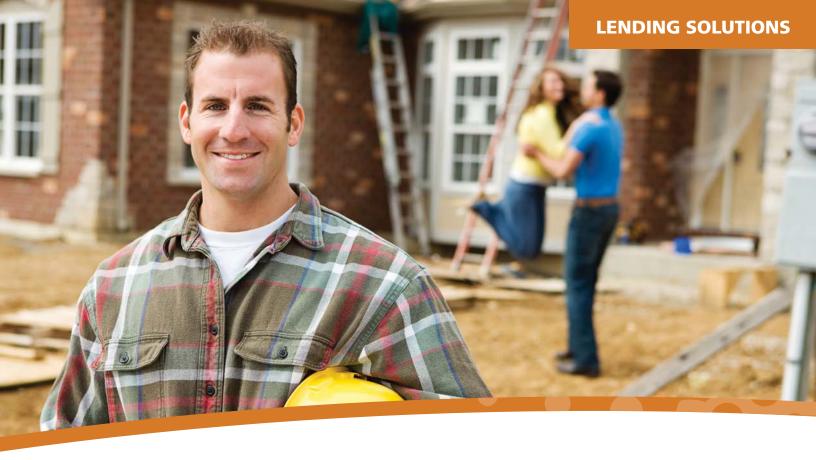
2018 MCHBA Annual Golf Outing Photos



Thank you to Board Member Katie Williams for taking photos at this event. See more photos from the golf outing on pages 10 & 12.

The 2018 MCHBA Annual Golf Outing was held at Shale Creek Golf Club on Thursday, June 21st, the first day of summer. Weather was spectacular and the golfers had a great time.





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The Association Health Plan (AHP) Final Rule

The AHP Final Rule will help millions of Americans obtain quality, affordable health coverage

More people will be able to get health coverage through AHPs under the Final Rule, including:

- Small business owners
- Employees of small businesses
- Family members of working owners/employees

AHPs have been available to small employers, but the Final Rule offers new options:

- The Final Rule provides a new pathway, but retains the existing AHP pathway
- In addition to industry AHPs, an AHP can now also form based on a geographic test such as a common state, city, county, or a metropolitan area across state lines
- Working owners without employees, including sole proprietors, can join

Association Health Plans (AHPs)

are group health plans that employer groups and associations offer to provide health coverage for their members' employees.

They allow small employers, through associations, to gain regulatory and economic advantages available to large employers.

AHPs have many possible benefits:

- More coverage options
- More affordable pricing
- Enhanced ability to self-insure
- Less regulatory burden and complexity
- Reduced administrative costs

The Final Rule's effects – by the numbers:

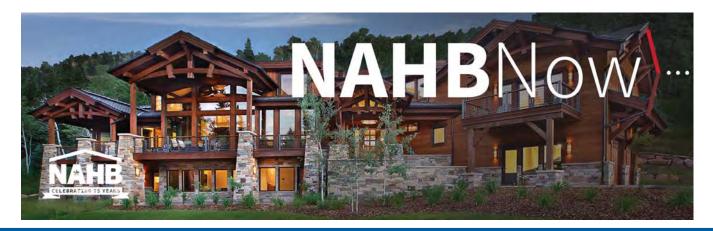
- Fifteen million Americans who work for a small business or operate a sole proprietorship, and their families, lack health coverage
- Four million Americans, including 400,000 who otherwise would lack insurance, will join an AHP by 2023 according to Congressional Budget Office estimates

Consumer protections and healthcare anti-discrimination protections will continue to apply to large businesses and will also apply to AHPs organized under the Final Rule.

The Department of Labor will continue to partner with states to protect consumers.

Important dates for AHP expansion under the Final Rule:

- All associations (new or existing) may establish a fully-insured AHP on September 1, 2018
- Existing associations that sponsored an AHP on or before the date the Final Rule was published may establish a self-funded AHP on January 1, 2019
- All other associations (new or existing) may establish a self-funded AHP on April 1, 2019





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By Vincent J. Squillace, CAE Executive Vice President

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OHBA AT MID-YEAR

As you know, OHBA's declared purpose is to represent the industry before state government. This is a big task and OHBA has been accomplishing our duty fully and with success; thanks to our committed officers who keep us on track. While internally we are well organized, outside influencers are, to say the least, unpredictable.

Recent actions and events in the Ohio House drew unwarranted attention. The Speaker resigned in the midst of an FBI investigation, possibly centered on him. Big news to say the least. What could be bigger? Turns out replacing him created its own firestorm. State law and House rules simply state the House can take no official action until a new Speaker is elected by the entire House. Simple enough.

Three candidates threw their hat in the ring. Two in the majority party and the minority leader. A fourth candidate jumped in at the last minute. A rule requires the winner obtain 50 votes. If 50 votes not received on the first 10 ballots the candidate receiving a simple majority on the 11th ballot wins. Sure enough, it took 11 roll call votes for Ryan Smith of Bidwell to get the gavel with 44 (out of 97) to win.

Emotions ran high within the majority party. What remains leaves a lot to be determined as to priorities and winners and losers. We are watching it all closely as the November general elections are just months away.



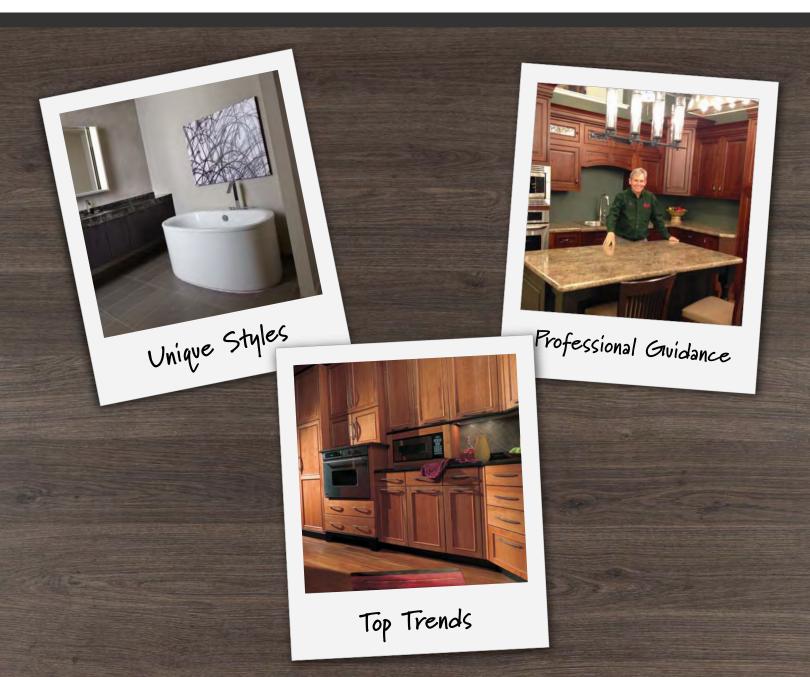
Above, Executive Director Dave LeHotan making sure the staff is working hard and doing things right! Below, the motley crew of (from left) Dave LeHotan, Rob Skidmore (Medina Title Agency) and Bob Giacomo (Westfield Bank). More on page 14.





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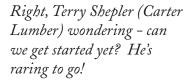
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Left, Executive Director Dave LeHotan and builder Mike Hudak (Artisan Building & Design) getting ready for the big day.



So Mike, what are you laughing about? Must have had a good round of golf this year (or heard a great builder joke).







Left, the most important part of the day, after a grueling round of golf, refueling ... (of course, after a few beers first).



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Right, so Jeff Barnes (Carter Lumber), what are you doing? You look like you just got caught!





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