

Meeting Minutes
Progressive Referral Group
Thursday, March 2, 2023
Deb's Corner Café

President: Brenda Carney
Vice President: Dawn Walker
Treasurer: Jesse Hamilton
Secretary: Mark Bohach

Members Present: Greg-American Eagle Mortgage, Brenda-APG Media, Kalli- Calico Pub, Ron-Fairfield Financial Solutions, Mike- Fairfield H&C, Dawn- FAIRHOPE Hospice, Sean- Focus Real Estate, Michelle, Focus Property Mgt, Joy-Friendly Bremen Bank, Rich-Hall's Culligan, Carrie- Home Instead, Cheryl- Lancaster-Fairfield County Chamber of Commerce, Dave Y-Minuteman Press, Jeff-MMA Insurance-Health Benefits, Matt Harvey-MMA Insurance-Personal Lines, David-National Telehealth Solutions, Angel- Reflections, Jesse-Ruff & Associates, Bill-UrPCHelp, Mark-WLOH-The Wolf

Treasurer's Report: \$8,141.58 with two outstanding invoices

Referrals Given: 15

Talked to someone as a result of a referral: 8

Discussed PRGL with someone outside the group: 9

New Business:

- Julie Bolyard has resigned from The Ridge. Veronica Finnefrock is working on a replacement to come to PRGL.
- Denice Wingard's brother passed away in Florida.

Old Business:

- Ron needs to get more portfolios. Motion authorizing Ron to purchase them made by Jeff. Second by Bill C. Motion carried.

Announcements:

- Ribbon cutting for Tiberios is 3-9-23 at 4:30 PM.
- Chamber SBU is 3-16-23 11:30 to 1 at the Ag Center.
- Fairhope Hospice Celebrate Life event is 4-6-23 at Lancaster Golf Club.
- Fairfield Heating and Cooling Ugly Furnace contest winner to be announced Monday 3-6 at Noon.

Acknowledgements:

- Sean acknowledged Dave Young
- Jeff M thanked Jesse
- Cheryl acknowledged Dave Young
- Dave Young thanked The Wolf for the shoutout.
- Rich thanked the group and is happy to be back.

Speaker: Jeff Metzger- MMA Insurance

Jeff defined some terms for the group- HSA, Deductible, Co-Insurance, PPO, HMO.

Chamber Health Plan- is a medically underwritten plan by Anthem. It is a PPO plan. Can provide better pricing for younger and healthier groups.

Individual policies under Obamacare- available to anyone.

COBRA- allows an employee to continue an employer's health insurance for up to eighteen months after leaving the company. Must opt in within sixty days of leaving employment.

Medicare- enroll three months prior to turning 65. Part A- Hospital Coverage, Part B- Doctor Visits, etc, Part C- Medicare Advantage Plans- can be PPO or HMO. Enrollment period is October 15th through December 7th. Medical Mutual is rated five stars and can enroll people all year. Part D is prescription drug coverage.

HSA- Health Savings Account- can be used only with HSA qualified health insurance plans. Usually lower cost because you are sharing the risk.

Respectfully submitted by
Mark Bohach, Secretary of PRGL