

Ohio Matters

An Official Publication of The Ohio Chamber of Commerce

JULY / AUGUST 2020

GET INFORMED. 1

Ohio businesses resilient through uncertainty

Chamber's health benefit program

Ohio Supreme Court endorsements

Despite pandemic, business as usual at Statehouse

SHARE SUCCESS. 4

Mental health challenges and accessing care

Boost marketing in a down economy

Research Foundation update

Benefits of corporate credit cards

STAY CONNECTED. 7

New members

We are here for you!

By Lillian van Wyngaarden, Communications Coordinator

OHIO BUSINESSES STAY RESILIENT THROUGH COVID-19 UNCERTAINTY

Dividers in classrooms, hairdressers behind masks, meetings through a screen. For many businesses across Ohio, this is the new normal resulting from the coronavirus pandemic.

While this new reality is different for everyone, all businesses relate to the turbulence the pandemic caused. As with businesses across the nation, the new normal brought with it closures and uncertainty for many Ohio businesses.

Children's Discovery Center, an early childcare and education provider headquartered in Maumee, was one of many companies impacted by Gov. Mike DeWine's March closures of nonessential businesses. Having since reopened in early June, it saw a 43 percent drop in enrollment from before the pandemic, according to CEO Lois Rosenberry.

Restrictions upon reopening add an extra barrier in financial recovery. Extra sanitization measures, dividers in the once-open floor plans and small classroom ratios all play a role in a safe reopening. A classroom that once had a teacher and 18 students now has nine students, which requires hiring more staff but limits the number of available openings — changes that are predicted to cost the company \$100,000 a month, according to Rosenberry.

"We want to maintain the right procedures, but we're going to need relaxed regulations, or many more Ohio childcare services are going to go out of business," says Jessica DeViney, COO of Children's Discovery Center.



"We need sustainable solutions that protect children but also allow us to operate at a high-quality level."

R.L.O. Inc. dba Great Clips was also impacted by the closures. With hair salons considered nonessential, owner Clara Osterhage was forced to close 76 hair salons across Ohio and neighboring states. The closures forced Osterhage to make the difficult decision to furlough all but a handful of her roughly 700 employees before being able to rehire and reopen in mid-May with restrictions.

"We've completely rid the salons of anything that could potentially be a carrier and implemented lots of restrictions: masks, smaller capacity sizes, closed the lobby," says Osterhage. "We don't even have Dum Dum suckers anymore, which is probably the most important thing we have in our salon."

For CleanTurn, a commercial cleaning company in Columbus,

the pandemic had a neutral effect. Declines in requests for things like office cleanings were supplemented by requests for sanitation services. Safety protocols were taken for staff, but the biggest obstacle was the emotional toll, says Founder and CEO Jon Rush.

"The biggest thing was dealing with the emotions of it all," says Rush. "The fear people had of the unknown at such a heightened level ... you want to have a healthy respect for something like this that's complicated and unknown, but you can't live in absolute, debilitating fear, either."

Alongside the emotional toll, the financial impact of the coronavirus pandemic prompted government programs including the Paycheck Protection Program. The PPP played a vital role in providing funds for businesses across Ohio, totaling over \$18 billion in June, helping businesses stay open and retain their workforces.

Durable Corp., a manufacturer and mass distributor of loading dock bumpers and other materials in Norwalk, relied on the PPP to maintain its workforce as it stayed open as an essential business. While the manufacturer only saw a small decline in demand for product in the beginning of the pandemic, the decline would have eventually led to workforce cuts, something President Tom Secor prevented by using 100 percent of the loan for payroll.

"The PPP made it so we didn't have to make the difficult decision to

let people go," says Secor. "That's what's most important, keeping our workforce together."

Financial uncertainty and programs like the PPP led businesses like CBIZ, Inc., a financial services and business consulting firm headquartered in Cleveland, to pivot from a busy tax season in mid-March to becoming experts on governmental programs, all while supporting clients and transitioning to a home work environment.

"We were making adjustments where we could to support our clients and understand the government's new programs," says CBIZ Chief of Staff Elizabeth Newman.

Facebook also focused its efforts on providing resources to support surrounding communities and businesses.

Through the creation of resources like a business resource hub, a COVID-19 information center and the establishment of a \$100 million grant program for small businesses, Facebook used the COVID-19 crisis to increase support efforts across the globe, says Diana Doukas, manager for economic impact and U.S. policy at Facebook.

"It's an honor and responsibility of ours to make sure we connect and serve our users," says Lisa Harris, Facebook's director of economic development policy. "We're grateful to be in a position to support as many people as we can."

Businesses continue to navigate the hardships of the pandemic, helping each other and exposing a resiliency and creativity that many say will remain long past the pandemic.

"It's easy in the spirit of fear to feel hopeless and lose that drive, but the business community has been encouraging in their response to change," says Rush, of CleanTurn. "We have to stick together, take care of customers, be nimble and stay focused on the community. We'll find solutions." 🙌



Making the business of business easier

From commercial credit cards to program management tools to innovative payment technologies, we have the right solution to help your organization reduce payment costs, enhance control and streamline your entire payment processing function.

We'll work with you to uncover your challenges and bring you proactive solutions and strategies that help you meet the financial goals of your organization so you can focus on what matters most.

Learn how our comprehensive solutions make the business of payments easier. Contact:

John Hammond

U.S. Bank Business Development Consultant

216.548.3190 or john.hammond1@usbank.com

OHIO CHAMBER HEALTH BENEFIT PROGRAM OFFERS HEALTH SOLUTIONS TO OHIO'S SMALL BUSINESSES

As all of us begin the process of recovering from the COVID-19 pandemic and these unprecedented times, the Ohio Chamber of Commerce is here to provide support, guidance and resources to help the state's small business owners get back on their feet.

Part of that support is providing affordable access to health care.

Last year, the Ohio Chamber of Commerce partnered with UnitedHealthcare to offer a robust benefits package for small businesses. As a member, employers and their employees receive access to a range of products and services that not only drive productivity but that will ultimately impact their company's bottom line.

The Ohio Chamber Health Benefit Program (OCHBP) provides eligible small business owners access to a portfolio of health care options. OCHBP is administered by UnitedHealthcare, the country's largest health insurance provider, and offers Ohio Chamber members up to 25 percent savings on health benefits. The OCHBP is tailored specifically for Ohio businesses with two to 50 employees.

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

"We know the recovery from COVID-19 will not be easy or fast, but what the Ohio Chamber Health Benefit Program does is provide our members with an affordable choice when choosing health benefits," says OCHBP Executive Director Scott Colby.

Employers will have access to lower health care costs from a portfolio of

plans that are not typically available to small businesses. Ohio Chamber members will be able to choose from a variety of PPO (Preferred Provider Organization) and HSA (Health Savings Account) health plans offered by UnitedHealthcare. Covered employees will also have access to UnitedHealthcare's broad network of more than 73,000 physicians and care professionals across the state, and almost 300 hospitals and other care facilities in the state.

"The Ohio Chamber of Commerce has always been a strong advocate for small businesses in the state," says Kurt Lewis, CEO of UnitedHealthcare of Ohio. "Their leadership has never been needed more than it is right now as we begin our recovery from COVID-19. We are proud to be working with the Ohio Chamber and its members as we deliver access to affordable health care."

There are several advantages of selecting an OCHBP plan.

ADVOCATE4ME

UnitedHealthcare's Advocate4Me™ program is designed to create a more simplified way for members 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 UnitedHealthcare's exclusive Predictive Personalization, which includes the use of technology, analytics and member data across medical, behavioral, clinical and pharmacy, provides UnitedHealthcare with a view of each covered employee's health, health care interactions and attitudes.

Data analytics and 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 to tap into.

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 of their health benefits. OCHBP participants will be able to 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.

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, an urgent care visit, or going to an emergency room. 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).

For more information on the Ohio Chamber Health Benefit Program, contact Scott Colby at (614) 629-0913 or scolby@ohiochamber.com. Or visit www.ohiochamber.com and click on the red box that says Learn More. 📌

ORGANIZATIONS ENDORSE OHIO SUPREME COURT JUSTICES

On Thursday, June 11, a coalition of five statewide business advocacy organizations announced its endorsement of Justices Sharon Kennedy and Judi French for re-election to the Ohio Supreme Court.

The business groups are the Ohio Business Roundtable, Ohio Chamber of Commerce PAC, Ohio Farm Bureau AGGPAC, Ohio Manufacturers' Association PAC and the National Federation of Independent Businesses (NFIB) Ohio PAC.

"It is crucial for businesses to have a sense of predictability when it comes to the business climate," says Ohio Chamber President and CEO Andy Doehrel. "Companies are more likely to locate and expand in



Ohio if they have confidence that the Supreme Court can be relied on to give statutes the meaning that the legislature intended. Justices French and Kennedy both have demonstrated records of applying the law as written, not legislating from the bench."

Roger Geiger, executive director for NFIB in Ohio, says Justices Kennedy and French have been stalwarts in respecting the separation of powers and protecting all Ohioans from judicial activism.

"Their philosophy of judicial restraint lends itself to maintaining a stable legal environment in Ohio, which is important to small business owners as they plan for the future," he says.

Ohio Farm Bureau Federation Executive Vice President Adam Sharp adds, "In Ohio, we elect our judges, and there is a lot at stake in these two races. Now is not the time to overlook the importance of the judicial branch. The results of Ohio Supreme Court decisions affect not just businesses and our legal climate, but they affect each of us as consumers, landowners, taxpayers and employees. To ensure the Supreme Court will safeguard our economy as it begins to recover from the pandemic, Ohioans should re-elect Justices Kennedy and French this November."

Justices on the seven-member Supreme Court are elected on a nonpartisan basis to six-year terms. Justice French joined the high court in 2013 and is seeking her second full term on the court in 2020, while

Justice Kennedy was first elected in 2014 and is also seeking a second full term. With the exception of Chief Justice Maureen O'Connor, Justices French and Kennedy are the longest-tenured justices on the Supreme Court, which has experienced significant turnover in recent years.

For the past two decades, the Ohio Chamber has played a central role in raising awareness about the role and importance of the Ohio Supreme Court and in rallying the business community to help elect Supreme Court justices who refrain from judicial activism and legislating from the bench. This ensures a fair and predictable legal climate for entities that choose to do business in our state.

Justices Sharon Kennedy and Judi French both have a proven record of applying the law rather than "writing" the law. We are proud to endorse them, and we encourage business leaders to support them at the voting booth this November. 📌

DESPITE PANDEMIC, BUSINESS AS USUAL AT THE STATEHOUSE

Like just about everything else so far in 2020, legislative routines typically followed by the Ohio legislature were upended when the COVID-19 pandemic arrived and much of the state — including businesses — was shut down. When Gov. Mike DeWine issued his executive order on March 9 declaring a state of emergency for Ohio due to the “dangerous effects of COVID-19,” the scheduled March 17 primary election was only eight days away and the legislature was already in the midst of a scheduled break from Columbus so that its members could return home to campaign.

Through that point in time in 2020, it had been business as usual, both for employers and our economy, as well as for state lawmakers.

While it’s almost hard to believe now, Ohio’s economy was growing and business leader optimism was high before the arrival of the coronavirus. In fact, when the Ohio Chamber of Commerce Research Foundation released its fourth quarter 2019 Prosperity Pulse survey of Ohio business leaders in early March, the Prosperity Pulse Index was up to 118, its fourth-highest reading in survey history, and a majority of respondents had a positive outlook on the future of the economy overall.

At the Statehouse, business as usual meant the House and Senate were often at odds, disagreeing on how to tackle priority issues and failing to concur on four separate bills — bringing the total number of bills to which the originating chamber wouldn’t accept the other chamber’s changes to 10, an extraordinarily high number given that both chambers are controlled by the same party.

Unfortunately, business as usual during this two-year session of the General Assembly also has come to mean that Ohio Chamber priority bills to make our business climate more competitive advance slowly through the legislative process, if at all.

The most significant pre-coronavirus legislative development impacting employers, for example, was not a positive one — the passage by the House of House Bill 308, which would allow for a mental injury without any underlying physical harm to be a compensable workers’ compensation claim. Specifically, HB 308 entitles peace officers, firefighters and emergency medical technicians to compensation and benefits under Ohio’s workers’ compensation system for post-traumatic stress disorder (PTSD) diagnoses.

The Ohio Chamber doesn’t object to providing first responders with PTSD coverage but has long opposed providing this coverage through the workers’ compensation system. That would open the door to the possibility of requiring coverage of all mental injuries for all classifications of employees — an outcome that would result in untold new costs for employers. The bill is currently pending in the Ohio Senate.

REACTING TO THE SHUTDOWN

On March 15, then-Director of the Ohio Department of Health Dr. Amy Acton issued her order limiting restaurants and bars to carry out or delivery only. This was the first order directly impacting business operations in Ohio, but it was soon followed by other, similar, ones impacting other types of businesses. Finally, one week after the restaurant closing order, came Acton’s order directing all Ohioans to stay at home except to participate in what the order deemed “Essential Businesses or Operations.”

Anticipating this order, the Ohio Chamber had been working with our members beforehand to figure out a workable plan. We shared several concerns and recommendations with the DeWine administration, urging flexibility when the order was finalized.

By allowing businesses that perform essential operations, and those in their supply chains, to continue to operate, the order seemed at the time to strike the right balance between protecting Ohioans and keeping the economy moving.

Between mid-March and the first week of May, the legislature was in Columbus for just one day, returning in late March to pass HB 197, a comprehensive package of emergency measures related to the COVID-19 pandemic. Primarily focused on providing the administration and state agencies with additional tools to fight the outbreak and flexibility to deliver more assistance and relief to Ohioans and Ohio businesses, HB 197 incorporated several provisions sought by the Ohio Chamber to assist struggling employers with the immediate and substantive threats to their businesses.

During the height of the pandemic, in March and April, the Ohio Chamber’s focus was on helping businesses understand and navigate the various new programs and resources that Ohio and the federal government created to help preserve jobs and provide hard-hit employers with the financial assistance they needed to survive.

CHALLENGES OF REOPENING

As the number of coronavirus cases started to decline in mid-April — and with the economy in a dire state — the Ohio Chamber urged DeWine to begin reopening the economy. Members of the General Assembly began to push for this and the House created a 2020 Economic Recovery Task Force to learn from businesses how they might assist in Ohio’s economic recovery and to hear what obstacles businesses expected once they were able to fully open up again.

The Ohio Chamber provided the task force with an assessment of how COVID-19 was impacting business operations in Ohio and gave a preliminary overview of seven challenges our members anticipated.

The challenge of legal liability was the one thing on this list that only

MENTAL HEALTH CHALLENGES AND ACCESSING CARE PROVIDED THROUGH INSURANCE

Provided by the Ohio Department of Insurance

Nobody is immune to the mental health challenges of daily life, especially in these trying times. According to a recent survey from the U.S. Census Bureau, one-third of all Americans are experiencing mental health symptoms during the COVID-19 pandemic.

As different support mechanisms are made available to help businesses and employees manage financial and emotional hardships, mental health and substance use disorder benefits — contained in most health insurance policies — can provide access to much-needed health care. But some businesses and employees may not be aware that these benefits are available to them.

Employers looking for clarity on these benefits can contact their insurance agent or health insurance company, while employees may already have received information regarding their health insurance from their employer or health plan. Employees can also contact their human resources department and/or health plan directly.

Another resource is the Ohio Department of Insurance (ODI). We are one of the largest consumer protection agencies in the state and are available to answer questions from both employers and employees. Our staff also reviews health plans for compliance with mental health and substance use state and federal laws, as well as monitors and investigates



insurance company practices for compliance with applicable laws.

The department also provides a number of resources for mental health and substance use disorder. These resources include an online toolkit at insurance.ohio.gov with specialized information on mental health and substance use benefits and how to access them, and experts are available at consumer.complaint@insurance.ohio.gov and (800) 686-1526 to answer your questions. We also conduct independent external reviews in situations where a consumer believes that their health plan wrongly denied a claim or reduced payment for a benefit or service. We have information on our website to walk people through this process.

Navigating the complexities of health insurance to access mental health and substance use disorder benefits can be overwhelming. Please reach out to the Ohio Department of Insurance to take advantage of our services. We are here to help you. 🇺🇸

lawmakers had the ability to do something positive about. Evidence of liability threats against businesses was already emerging, and the Ohio Chamber made protecting employers from opportunistic and counterproductive lawsuits our top priority as the legislature resumed normal activity and businesses were allowed to begin reopening in early May. Both the Senate President and the Speaker of the House voiced their intent to make COVID lawsuit immunity an immediate priority. Key legislators worked closely with the Ohio Chamber to quickly craft good, strong bills limiting legal risks for businesses.

LIMITING LIABILITY

The House version of a liability protection bill, HB 606, was favorably reported out of committee by a bipartisan vote of 13-to-2 in late May. However, immediately prior to the House floor vote on HB 606, an amendment to create a presumption that COVID-19 is an occupational disease for certain classes of employees was added to the bill. The inclusion of this unrelated amendment completely shifts the burden to employers to prove that contraction of COVID-19 was not work-related and exposes them to runaway workers’ compensation costs, and instantly turned HB 606 from a bill beneficial to businesses into one that would be problematic

if enacted. Fortunately, the Senate removed this amendment and subsequently passed HB 606. It now awaits further action by the House, which can either accept the bill without the occupational disease amendment or reject the changes made by the Senate, which would leave the bill in limbo.

The Senate also passed SB 308, its own bill granting businesses of all types qualified immunity from litigation that alleges harm resulting from exposure to the coronavirus. The Ohio Chamber strongly supports SB 308. It, too, awaits further House action.

Unfortunately, the House has now left Columbus for the summer and doesn’t currently plan to return until September at the earliest. Even with lawmakers talking constantly about how they’re fighting to fully reopen all of Ohio, it appears businesses like yours that are doing your part to responsibly return our state to prosperity have been let down by your lawmakers and left without legal protections when you need them the most.

During a time when the world has seemingly turned upside down, it’s unfortunate that the one constant is the unwillingness of some state lawmakers to support legislation that improves Ohio’s business climate — even in the midst of what has been an unprecedented economic disaster. 🇺🇸

By Kelly Borth, CEO and Chief Strategy Officer at GREENCREST

GAIN A COMPETITIVE ADVANTAGE BY BOOSTING YOUR MARKETING IN A DOWN ECONOMY

It's safe to say that the coronavirus outbreak has touched every aspect of society — personal, business, health care, government and social services. As the world collectively handles and works through the uncertainty caused by COVID-19, many business owners now find themselves in uncharted territory, with nothing but more uncertainty ahead.

How long will the coronavirus pandemic last? Will the economy skid into a severe recession, or even a depression? How long could that last? How will my industry change? How will consumers and my customers change? What will the world look like when this is all over?

There are endless questions, and virtually no answers. Even so, it is possible to come out of this stronger. And now, more than ever, is the ideal time for you and your team to come together and strategize methods that will allow your company to survive and succeed.

UPDATE YOUR BUSINESS STRATEGY TO FOCUS FORWARD

As the leader of your company, all eyes will be on you as the business determines ways to continue thriving while dealing with unplanned fluctuations. As you work to create your new normal, it's imperative to make sure all team members understand that, if possible, the business must still focus on the ultimate goal — providing top-notch products and services for your clients.

Reanalyze previous budgets and goals and revise them to be realistic and achievable. Perhaps there are additional goals that you want to put in place. Perhaps there are policies or benefits you want to establish or revise. This is a good time to make those improvements to your strategy and operations. Communicate often and honestly with your team to make sure everyone is working together to help the business come out stronger. And remember:

Throughout history, businesses have found effective, creative ways to bounce back through times of crisis.

With your laser focus on business objectives, embrace out-of-the-box ideas and forward thinking. It is indeed possible to lead your team to power through an economic downturn and come out at the end more stable than ever. Studies have shown that during an economic slowdown, in particular a recession, the “noise level” in your industry can drop due to competitors cutting back on their marketing spend. Think of ways your brand can use this as a time to potentially keep your company name in front of your industry, rebrand or explore new marketing strategies. Here are some examples of how companies have marketed their way to success in an economic slowdown.

- Amazon sales grew by 28 percent in 2009 during the Great Recession. The company was able to develop new, innovative products, most notably the Kindle line, which helped to grow its market share.
- In the 1990-91 recession, Pizza



Hut and Taco Bell took advantage of McDonald's decision to drop its advertising and promotion budget. The result? Pizza Hut and Taco Bell increased sales by 61 percent and 40 percent, respectively, while McDonald's sales declined by 28 percent.

CONNECT WITH YOUR CUSTOMERS

As we all continue to do our part to flatten the COVID-19 curve — practicing social distancing, having employees work remotely and following the protocols required to keep customers and employees safe — many business owners are asking how they can best support and connect with their customers in ways that are respectful and sensitive to the current, unprecedented circumstances.

If it's possible for your company, now is actually a great time to reach out to customers in ways that are creative (but simple) and let them know that — regardless of what is happening in the world — your business still has their best interests in mind. From reassuring emails and stepped-up safety measures to providing free services, there are a variety of ways to remain connected to customers and provide a positive, stable support system for them in the upcoming months.

Remember, while COVID-19 has certainly changed the way many businesses currently find themselves operating, it will not last forever. Once life stabilizes and gradually returns to normal, your customers will remember how your business provided a much-needed beacon of light, support and encouragement. Look at companies in your field and in ones that matter to you personally and check out how they have kept in contact with their customers. Some have taken a cookie-cutter approach and adopted reassuring language but made no substantive changes. Others have made unexpected pivots and brought innovative new products or services to market quickly. Get your team together and brainstorm ways your business can provide effective solutions for your clients.

As businesses reopen, they will likely find that while some tried-and-true marketing methods won't change, their marketing and messaging to their customers will have to evolve. Before COVID-19, concerns about sanitation and social distancing were not concepts used as selling points.

Now? They will probably have to be part of messaging for the foreseeable future to assuage customer concerns, while also furthering the message that the company is up and running and serving customers safely.

This is just as applicable for B2B firms as for B2C companies. For B2B companies whose employees go into another business to do work, for example, their customers will want to be assured that they are taking all precautions necessary to keep everyone safe. Their language will have to be reassuring and transparent. And their practices will need to be consistent and thorough.

FOCUS ON CUSTOMER RETENTION

Often, marketing efforts are focused on positioning your company to get new customers and clients. Most small to mid-sized companies focus their marketing budgets almost exclusively on customer acquisition, and they are hesitant to spend much, if anything at all, on initiatives that keep their company brand alive and well within their organizations. As consumers, we know ourselves who excels at providing a customer experience that keeps us coming back.

As leaders, until we clearly see the impact that customer experience has on sales and understand the cost to our companies to acquire new customers, we will continue to talk about its importance without putting the necessary budget in place to make it a reality.

A situation like the coronavirus pandemic offers an opportunity to strengthen your relationship with your existing customers, help them in ways you may not have thought to before and grow your business by reducing attrition and strengthening your ties with your current customers. Brainstorm ways you can help your clients address COVID-19 — it might mean different payment terms or longer intervals between deliverables. Or, it could be some extra added value now, at a time when they need it most.

BOOST SPIRITS WITH HELPFUL CLIENT COMMUNICATIONS

By using clear communication on your website and in social media, e-blasts, newsletters, blogs and more, you can make clear to your valuable customers that your company is staying on top of this global pandemic and is prepared to do its best to maintain a stable level of

customer service and support. Always remember to keep it positive, too!

Depending on your industry, this could be the perfect opportunity to offer levity, humor, encouragement or motivation during a period full of uncertainty. Need some examples to get your creative juices flowing? Read what this company decided to do to boost customer morale.

• Uniglobe Travel Designers:

Who doesn't want to daydream about better days full of fun and travel right now? This travel company, understanding that many are stuck at home for the foreseeable future, has developed a brilliant email series titled “Armchair Explorer.” In these email communications, Uniglobe takes customers across the globe, highlighting exciting travel destinations. The emails also include enjoyable extras such as tropical drink recipes, inspiring art scenes and informative travel tips. They also include testimonials from customers about how Uniglobe was able to help them with travel issues during the COVID-19 crisis. These emails have it all — they provide a lighthearted escape from the current situation, while showcasing how the company has protected its customers and will provide support in the future.

SHOW SUPPORT FOR LOCAL BUSINESSES

Businesses everywhere are struggling to maintain the production levels that they experienced before COVID-19. Showing unity with local businesses in your community during this time is an incredibly touching way to help businesses as they navigate through this period and to demonstrate to customers that — right now — you are dedicated to the greater good of the community. Is there a business that your company relies on to keep your products and services operating? A charitable cause that has affected an employee on your team in some way? Take a moment to feature them, like the following business did.

• **Crimson Design Group:** This national interior design firm has made it a point to showcase local businesses in many of its email communications to clients. While many of the Crimson employees are currently working from home, they've given well-deserved credit to companies in their communities that are helping them stay sane, productive and happy. For example, one team member showed support for his favorite local restaurant and discussed his favorite dishes. Another employee highlighted a variety of local staples, including her favorite wine shop, a bakery and a photographer who has taken family photos for her throughout the years. Finally, another employee shined a light on her church's live-streaming, virtual Sunday services. Simple gestures such as this encourage positivity and a solidarity that shows the kind, thoughtful side of your team.

PROVIDE A FREE SERVICE

If your business has the ability and capacity to do so, providing a free service that is of value to your customers is an effective tool that

Continued on page 6

GAIN A COMPETITIVE ADVANTAGE BY BOOSTING YOUR MARKETING IN A DOWN ECONOMY

Continued from page 5

can deliver information, a sense of relief and a continued bond with customers. Simple strategies include dedicating a portion of your website to discuss how COVID-19 affects your industry and specific steps you are taking to address it. Or, you could offer free 15-minute consultations to help customers get advice regarding a pressing issue. Here are two examples of creative ways business decided to help their customers during COVID-19.

- **Safex:** A health and safety consulting firm developed a proactive, useful strategy to help customers with any of their current challenges. It is offering customers several free services to support them right now, one of which is a free trial of Safex On Demand, its digital platform with an online library of downloadable toolbox talks and video presentations covering construction safety, general industry safety, industrial hygiene, environmental compliance and COVID-19 updates. Its safety and health experts are also doing free reviews of customer health, environmental and safety plans during this time. Both are gestures that demonstrate that Safex has put customers and their unique needs as a top priority right now.

- **Air Technologies:** An air compressor equipment distributor launched two special no-cost offerings for its customers during COVID-19. The first was a no-trip-fee service call that helped their customers get their equipment serviced and plants operating at full capacity again after running at lower production rates or being shut down during the stay-at-home orders. With the eliminated trip and travel charges, it was more affordable for their clients to get ramped back up as business began to reopen. Air Technologies also offered special zero percent interest financing for new equipment purchases, in another effort to help customers upgrade or expand capacity to get back to full speed after COVID-19.

These examples provide food for thought about how your company can strike the right chord with your customer base. The key is understanding what your customers currently need and how your business can meet those needs in the best way possible. Don't be afraid to think outside of the box! When life begins to stabilize, your customers will be grateful, and they will always remember the dedication, support and commitment your team provided during this moment in history.

ABOUT THE AUTHOR

Kelly Borth is the CEO and chief strategy officer at GREENCREST, a 30-year-old marketing, advertising, public relations and digital marketing agency where we turn market players into industry leaders®. Kelly is one of 35 certified brand strategists in North America. Reach her at (614) 885-7921 or kborth@greencrest.com. For more information, visit www.greencrest.com.

By Justin Barnes, Executive Director, Ohio Chamber of Commerce Research Foundation

RESEARCH FOUNDATION UPDATE

In early April, we conducted our most recent quarterly Prosperity Pulse survey of business leader economic sentiment. We conduct this survey at the end of every quarter to keep tabs on how business owners across the state are feeling about the economic landscape in Ohio, challenges facing their businesses and how they describe the road ahead.



Though it isn't surprising that business leaders would have a strong reaction to the disruption caused to our economy and daily lives due to the coronavirus pandemic, the severity of that reaction is certainly concerning. As you can see in the graph above, the Prosperity Pulse index measured just 51, a new low. This reading is calculated based on five forward-looking economic factors, and it marks the first time our index has produced a figure indicating "below average" economic conditions in the state of Ohio.

The reaction to the pandemic has been so strong that, for the first time in our survey's history, the cost of health care is no longer the top concern among business leaders. Nearly 70 percent of respondents indicated they were

TOP 5 CONCERNS of OHIO BUSINESS LEADERS

	1Q 2020	4Q 2019 (Last quarter)	1Q 2019 (Last year)
1. Economic Uncertainty	9 ↑	9 ↑	9 ↑
2. Cost of Healthcare	1 ↓	1 ↓	1 ↓
3. Cost of All Employee Benefits	2 ↓	2 ↓	2 ↓
4. State Regulations	7 ↑	7 ↑	8 ↑
5. Federal Regulations	8 ↑	8 ↑	7 ↑

"very concerned" with continued economic uncertainty, and with ongoing economic turbulence, it's easy to see why.

While the survey does well to keep us informed of current conditions, where the Prosperity Pulse will be most useful is in continuing to track the sentiment of Ohio business leaders in the coming months as we chart a course to economic recovery in the wake of this pandemic, and monitoring the issues weighing most heavily on the minds of business owners. We will be in the midst of another quarterly survey period in early to mid-July and would love for you to make your voice heard.

To participate in the survey, or to see the full results of the 1Q 2020 Prosperity Pulse survey or any of the previous editions of the survey, visit <http://www.ohiochamberfoundation.com/projects>. Thank you to all the business owners who responded to our quarterly Prosperity Pulse survey earlier this year. We look forward to keeping track of business leader sentiment in the future.

A FRESH PERSPECTIVE ON THE BENEFITS OF CORPORATE CARDS

Provided by U.S. Bank, provider of the Ohio Chamber of Commerce's One Card

It's common for middle-market companies without a corporate card program to ask employees to pay for business expenses using their personal credit card. By doing so, employees can reap the benefits of their card's rewards program, accruing points and airline miles for business expenses they'll be reimbursed for. Consequently, many employees, especially those who travel frequently, see the practice as a key benefit.

As a result, many companies are wary about adopting a corporate card program. Fearful of the impact that low employee engagement and morale can have on their company, many don't want to challenge the status quo.

We partnered with Protagonist to better understand the beliefs held by middle-market financial executives and their staffs 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. Among the misconceptions is the belief that corporate cards are an unrewarding experience.

THE PROVEN VALUE OF CORPORATE CARDS

Corporate cards provide greater visibility into expenses, reduce costs and streamline the payment process. But corporate cards can also offer rewards that can be kept by either the employee or the organization.

For employees who travel, allowing them to keep corporate card program

reward points can be the perfect way to recognize their extra efforts, particularly when it comes to the time they spend away from their family. Allowing employees to accrue airline miles for travel, sleep vouchers for hotel stays and points for their purchases is a simple and cost-effective way to reward employees and help keep them engaged in their work.

For other employees, however, paying business expenses out of pocket can be difficult. Coupled with the time it takes for an organization to process reimbursements, paying business expenses with a personal card can be a financial hardship. A less visible yet important benefit of providing corporate cards to employees is the message that it sends. Removing the need for an employee to pay for business expenses out of pocket shows the employee that the company cares about them.

The majority of workers who receive employee perks say that these benefits improve their lives. Nearly half (49 percent) say that receiving these benefits means they know that their employers are invested in them as individuals.¹

HOW TO EVALUATE CORPORATE CARD REWARDS

For some organizations, it makes more sense to keep the rewards earned from their corporate card programs. Other organizations may choose to pool reward points and use them internally for office supplies and business services, or to offset future travel and entertainment expenses.



The majority of workers who receive employee perks say that these benefits improve their lives. Nearly half (49 percent) say that receiving these benefits means they know that their employers are invested in them as individuals.¹

Organizations may also choose to trade reward points for merchandise or gift cards to thank clients or reward employees, electing to use these more tangible items in their overall employee incentive program. Regardless of the option, rewards from a corporate card program can play a valuable role in an organization's employee engagement strategy.

When it comes to corporate card reward programs, assess which ones provide for a rewarding experience for both your business and your employees, as well as the redemption value of rewards. It comes down to evaluating which types of rewards are most motivating for your employees, the value of the rewards and finding a system that fits your organization's unique needs.

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, please contact John Hammond at (216) 548-3190 or john.hammond1@usbank.com.

¹ Clutch: "Why Employee Perks and Company Culture Matter," 2018 © 2018 U.S. Bank. All trademarks are the property of their respective owners 02-0015-01 CAT-15987626

NEW MEMBERS

The following companies joined the Ohio Chamber of Commerce between Feb. 24 and June 12 of this year. We welcome all of our new members and look forward to working with them.

- 4Evergreen Landscaping, Uniontown
- Abutilon Co. Inc., Toledo
- Accupack Midwest Inc., Cincinnati
- AccuSource Group, Cincinnati
- ADC Information Technologies Inc. DBA Integrated Building Systems, Columbus
- Aereo Properties & Construction LLC, North Olmsted
- Affirmations Psychological Services LLC, Columbus
- AHC Inc., Columbus
- Alan L. Hansbarger, Arcanum
- ALERT Safety Products Inc., Cincinnati
- All Paws Retreat LLC, Columbus
- All Ways Construction LLC, Chardon
- Al's Upholstery Inc., Toledo
- Automated Business Machines Inc., Stoughton, Wisconsin
- Axiom Tool Group, Westerville
- B&T Roofing Ltd., Westerville
- Bachirs Market Inc., Dayton
- Bartley And Bolin Trucking Inc., Ashland
- BCC Real Estate Investments LLC, Lancaster
- Beamers Piggy Back Sales & Service, Cincinnati
- Beanstalk CFO Group, Columbus
- BEK Developers LLC, Beachwood
- Black Swamp Equipment, Archbold
- Bordenave And Jones Inc., Cincinnati
- Botson Insurance Group, Avon
- Brandon S. Tagg LLC, Springfield
- Briarwood Building Co., Columbus
- Buckeye Construction and Restoration Ltd., Waterford
- Buckley Group LLC, Athens
- Buji ActionCOACH, Canal Winchester
- Burk Custom Cleaning, Canal Winchester
- CAD Audio LLC, Solon
- Capture and Connect Corp., DBA Pixel Connection, Avon
- Central Ohio Building Co. Inc., Columbus
- Charles E. Boyk Law Offices LLC, Toledo
- Cincinnati Benefit Solutions, Cincinnati
- Cincinnati Logistics Express Co., West Chester
- Classic Glass & Mirror Inc., Columbus
- Clearwater Council of Governments, Oak Harbor
- Cleveland Spray Booth Specialist Inc., Columbia Station
- Coast to Coast Equipment, Cleveland
- Columbus Oil Co., Columbus
- Comcast, Pittsburgh
- Community Library, Sunbury
- Comprehensive Benefit Solutions LLC, West Chester
- Consolidated Employer Services, Columbus
- Consumer Lighting (U.S.) LLC, North Canton
- Cooper & Elliott LLC., Columbus
- Cotter Merchandise Storage of Ohio, Akron
- Curran & Horgan LLC, Dublin
- D.H.T. Employee Leasing LLC, Reese, Michigan
- D.J. Group Inc., Beverly
- Daniel Schwartz DMD MD LLC, Beachwood
- Dave Knapp Ford Lincoln Inc., Greenville
- David Bauer Custom Homes Inc., Blanchester
- Dees Investment Partners LLC, Dublin
- Delphos Public Library, Delphos
- Die-Mension Corp., Brunswick
- Donley Homes Inc., Reynoldsburg
- Dr Clark Transport LLC, West Alexandria
- Dr. Marcus A. Castro LLC, Beachwood
- DRK Construction Services LLC, West Chester Township
- Drs Brahms Cohn & Leb Inc., Beachwood
- Dynotec Inc., Columbus
- Eagle Laboratory Glass Co. LLC., Painesville
- Elevated Integrity, Baltimore
- Elliott Lumber Co., Malta
- Emitti, Dayton
- Equifax, Atlanta
- E-Volve Systems LLC, Cincinnati
- Ewing Funeral Services LLC, Coolville
- F&W Properties, Columbus
- F.D. Thomas Inc., Central Point, Oregon
- Fanta Equipment Co., Cleveland
- Farmers National Insurance LLC, Cortland
- Financial Partners Group, Dayton
- Flora's Diesel Repair Service Inc., Johnstown
- Fluid Technology Inc., Oxford
- Flynn, Py & Kruse Co. LPA, Sandusky
- Fox Lit, Inc., Fairborn
- Frontier Remodeling LLC, Baltimore
- G and L Heating, Dillionvale
- Gahanna Old Time Barbershop, Gahanna
- Gil & Mike's Transmission Service LLC, Batavia
- Gilbert's Risk Solutions, Sharon, Pennsylvania
- Google, Mountain View, California
- Gregory Alonso Inc., Beachwood
- Groveport Apostolic Church dba TurnPoint Apostolic Church, Groveport
- Gryphon Financial Partners LLC, Columbus
- Harmon Insurance Brokerage LLC, Zanesville
- Hill Street Construction Inc., Cleveland
- Hittle Buick GMC Inc., Greenville
- Hoffman & Harpst Co Inc., Toledo
- Hoffman Builders Inc., Maumee
- Houston Plumbing and Heating Inc., Newark
- IEN Risk Management Consultants LLC, Ashtabula
- Ingram, Cassese & Grimm LLP, Youngstown
- Innovative Hardware Inc. dba EPS Ohio, Canal Winchester
- Innovatus Group Benefits, Akron
- Interior Wood Products, Plain City
- InterJet West Inc., Swanton
- ITSecureNow LLC, Grove City
- J. Adam Suess, Sonora, California
- James Air Cargo Inc., Brook Park
- John D Gonja - KCM Consulting Co., Toledo
- Kapp Construction Inc., Springfield
- Kayline Co., Cleveland
- Kerek Industries, Mayfield Village
- Kirby's Auto & Truck Repair Inc., Lebanon
- Kravitz, Brown & Dortch LLC, Columbus
- KRP Plumbing Inc., Ashville
- L And R Technologies LLC, Powell
- Lauterbach & Eilber, Columbus
- Leen Spitler Benefits Group, Dayton
- Little Badger's Tool Sales LLC, West Salem
- Louis & Partners Inc., Akron
- M & D H2O, LLC, Zanesville
- M Five Construction Group LLC, Medina
- Maeder-Quint-Tiberi Funeral Home Inc., Columbus
- MediView XR Inc., Cleveland
- Memorial Park Cemetery, Lima
- Midrex Technologies, Inc., Charlotte, North Carolina
- Midwest Dock and Door LLC, Fort Recovery
- Miller-Albrecht-Hess DDS Inc., Marysville
- Minute Men Staffing Services, Cleveland
- Multifamily Media Management LLC, Westlake
- Nicks Well Plugging LLC, Warren
- Nunzio's Pizzeria Inc., Cleveland
- Ohio Valley Excavating, Waynesville
- OnComm Communications Inc., Columbus
- Open Door Baptist Church Inc., Lima
- Paul E & Laverne E Hilty, Holmesville
- Paulozzi Co. LPA, Brooklyn Hts.
- Pediatric Associates Of Mount Carmel, Cincinnati
- Penny Fab LLC, Columbus
- Platinum Restoration Contractors Inc., Elyria
- Plymale Insurance Agency Inc., Bucyrus
- Podiatry of Hamilton Inc., Liberty Township
- Portsmouth Area Chamber of Commerce, Portsmouth
- Pratt Industries, Wapakoneta
- ProMedica, Toledo
- Quality Pest Control Inc., Columbus
- Quality Yard and Home Maintenance, Pataskala
- Quillen Brothers Inc., Bryan
- Quinci Emporium, Columbus
- Radognaridge LLC, Parma
- RD Energy, Granville
- Resource Strategies Inc., Pepper Pike
- Rocking Horse Center, Springfield
- Rockwell Springs Trout Club, Clyde
- Ronald L. Roddy DDS Inc., Beavercreek
- RWLS LLC, Mansfield, Pennsylvania
- Sales Velocity Partners LLC, Cleveland
- SCSV Holdings LLC dba SafeWire, Westerville
- Search2Close of Columbus Ltd., Powell
- Select Home Care LLC, New Albany
- Shannon Callarik, Dillonvale
- Sideswipe Brewing LLC, Columbus
- Signalysis Inc., Cincinnati
- Southeast Planning Associates Inc. dba Snider, Fuller and Stroh, Athens
- Statecrest Carpet & Flooring Inc., Bedford Heights
- Stealth Entry LLC, Westerville
- Sterling Associates Group LLC, Mayfield Heights
- Stone-Walz Inc. dba Defiance Dental Group, Defiance
- Sunday Creek Valley Water, Millfield
- Sunforest Building Co., Toledo
- Team Apparel Group Inc., Beachwood
- Telling Industries LLC, Willoughby
- The Glass Guru of Mason, Mason
- The Individual & Group Health Insurance Agency LLC, Ostrander
- The Inn At Summit Trail Management Co. LLC, Reynoldsburg
- TNT Papercraft Inc., Cincinnati
- Toolmatics Inc., Delaware
- Town & Country Tree Service Inc., Columbia Station
- Tulkoff Food Products, Baltimore, Maryland
- Unlimited Excavating Solutions LLC, West Jefferson
- ValleyWide Insurance LLC, Martins Ferry
- Veeva, Dublin
- Vision Home Healthcare LLC, Whitehall
- Volkswagen Group of America, Washington, D.C.
- Waibel Energy Systems, Vandalia
- We Can Code IT LLC, Cleveland
- We-R-Beeson Farm Co. LLC, Uniontown
- Westerville Golf Center, Westerville
- Wichert Insurance Services Inc., Cuyahoga Falls
- Wilmington Public Library, Wilmington
- Woodlawn Cemetery Association, Lima
- York Township - Medina County, Medina
- Young's Sand & Gravel Co., Loudonville
- Zillow, Seattle 



WE ARE HERE FOR YOU!

Welcome back to *Ohio Matters!*

Due to the COVID-19 pandemic, we did not publish a May/June issue, but that doesn't mean we weren't working for the businesses of Ohio. Quite the contrary – we were just working differently. A lot has changed these last couple of months, and we have learned a lot since early March, but those changes and lessons learned have only made us better. Here are a few examples of the services we provided to keep everyone informed during this time.

When it became evident that there were going to be weekly, even daily, executive orders impacting business, our team got together to discuss how to best convey that information to our members. The Coronavirus Business Resources webpage was created on our website, which then spun off a Businesses Helping page. As of this writing, the Coronavirus Business Resources page has been visited by over 35,000 individuals.

During this time, we continued to interface with our members, the General Assembly, statewide elected officials, other business organizations and our counterparts at other state chambers. We were part of numerous task forces that were formed to address the pandemic. By being involved, we were able to



bring the business perspective into the decision-making process.

We became pros at holding Zoom meetings, sometimes several in a day, and adapted to our new way of doing business. When we moved into our new offices two years ago this month, each staff member was provided with a laptop instead of a traditional desktop. The benefits of that decision became very evident when we had to close our physical offices and open up in-home offices throughout Central Ohio. Our staff members were able to easily access our internal network in order to continue serving our members.

Besides our weekly Legislative Updates, which contained pandemic-related information alongside our usual legislative information, we sent out 43 emails to keep our membership up to date on the latest information. And although we had to cancel our 2020 Annual Meeting & Legislative Reception, we kept

in touch electronically. We offered five unique webinars with hundreds in attendance on topics such as the Payroll Protection Act and paid leave, and hosted speakers such as the U.S. EPA Administrator Andrew Wheeler and Ohio Lt. Gov. Jon Husted.

Through an online survey, we collected information from our members on what you were experiencing during this time. That information was used not only to help shape our advocacy efforts, but our Vice President, Government Affairs Keith Lake used it when providing remarks to the House Economic Recovery Task Force in April.

We have learned a lot these past four months, and I'm sure we will continue to do so as we work together to conquer the unknowns. As our state and nation reopen and recover, we look forward to continuing to fulfill our mission of aggressively championing free enterprise, economic competitiveness and growth for the benefit of all Ohioans. The Ohio Chamber of Commerce has been here for 127 years, and we plan on being here for another 127 and beyond. 🇺🇸

Andrew S. Diebel

EDITORIAL POLICY

Articles written by guest columnists do not necessarily reflect the position of the Ohio Chamber of Commerce. The Chamber's position on key issues will be clearly stated. The Ohio Chamber of Commerce does not necessarily endorse the products and services advertised in *Ohio Matters*. Articles can be reproduced, but only with permission from, and attribution given to, the Ohio Chamber of Commerce. For authorization, please contact Ohio Chamber Vice President of Communications Julie Wagner Feasel at 614.228.4201. The Chamber reserves the right to reject advertising based on content and does not accept advertising that is in conflict with a position of the Chamber.

Ohio Matters is a bimonthly publication for members of the Ohio Chamber of Commerce. Subscription cost is included with annual dues.

POSTMASTER

Please send address changes to *Ohio Matters*, Attn: Database Manager, Ohio Chamber of Commerce, 34 S. Third St., Suite 100 Columbus, Ohio 43215

FOR MORE INFORMATION CONTACT

Julie Wagner Feasel
Vice President of Communications
jfeasel@ohiochamber.com

OHIO CHAMBER OF COMMERCE

34 S. Third Street, Suite 100
Columbus, OH 43215
614.228.4201 • 800.622.1893
Fax 614.228.6403
occ@ohiochamber.com
www.ohiochamber.com
www.ohiobusinessvotes.com

DESIGN AND PRODUCTION

Ohio Matters is published by Convero
835 Sharon Drive, Suite 200
Cleveland, OH 44145
844-428-8844 • www.converoinc.com
Sue Ostrowski, Managing Editor
Wendy Armon, Art Director

Katie Janoch, Advertising Sales
440.250.7073 • kjanoch@sbnonline.com



Be small and be mighty.



Ohio Chamber Health Benefit Program:
Savings up to 25%¹ for small business members.



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

¹ 25% savings based on Q1 2020 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 benefits program.

B2B EI2092795.0 2/20 ©2020 United HealthCare Services, Inc. 20-93450



#ALLFOROHIO