The Annual Dinner Meeting of the North Shore Chamber of Commerce will take place on Tuesday, November 19, 2013 from 5-8pm at the Danversport Yacht Club. At the Annual Meeting we are inviting winners of this year’s North Shore Distinguished Leaders.

To Reserve Tickets or Sponsorships Click Here

Secretary Sebelius of Health and Human Services of the Federal Government has rejected the waiver request of Governor Patrick relating to the changes required by Obamacare in the rating factors used in Massachusetts to establish health insurance premiums. The short letter of rejection does not deal with any other waiver requests relating to other areas of Obamacare, but the rating factor changes are recognized to be the single largest danger of increased health insurance premiums.

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November 6
7:15am Executive Breakfast
Meet with 250 Executives

Congressman John F. Tierney
“Washington Update”

Ipswich Country Club
Click Here to Pre-Register
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Michael Widmer praises North Shore Chamber for Leading Efforts to Repeal Tech Tax

Welcome our New Members on Pages 8 & 9

FEDS REJECT CHAMBER’S REQUEST FOR WAIVER ON OBAMACARE RATING FACTORS

Bill Tanti, Chairman, North Shore Chamber’s Obamacare Task Force

Click Picture above to watch Video

North Shore Chamber Ambassador Program

Become a Chamber Ambassador! See Inside for Details

NS Chamber Developing Seminar Series - Call if you’d like to Present (978) 774-8565

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“STATE OF THE REGION” VIDEO RECAP
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BY ETHAN FORMAN
STAFF WRITER

SALEM — Many people know Danvers resident Mike Ward, 45, as the head baseball coach at Salem State University, but many in the benefits world know him as an entrepreneur who started his own company and has helped others grow.

Three years ago, he joined Dedham-based Insight Performance as its president. Insight is a 20-person human resources consulting firm for small to mid-sized businesses, founded by Nancy Mobley in 1995.

Ward has 18 years’ experience in employee benefits, brokerage and consulting, including starting his own company, Eastern Bank in 2004 and was a former leader of its benefits group before going to work for Insight three years ago.

Now he is branching out, starting Insight Insurance Agency, based at the Enterprise Center in Salem. The new business will allow Insight to offer consulting shopping, offering small and medium-sized businesses both employee benefits and human resources know-how. Darren Ambler, 41, of Salem, a former co-worker and friend of Ward’s, will head up the new insurance agency. Ambler, a former senior vice president at Eastern Benefits Group, has 15 years of experience in the field.

He’ll be making a presentation on the Affordable Care Act to the North Shore Chamber of Commerce tomorrow at 8 a.m. in the chamber’s boardroom, 5 Cherry Hill Drive, Suite 100, Danvers.

How did your work with Insight come about?

Ward: “I left Eastern realizing I am really an entrepreneur, and it was a good stretch there, and it was time for me to do something on my own. I started Insight in 2010, I became the business partner (with Insight), and we have been growing ever since.”

Story Continued Here

The new Ambassador Program is a membership outreach group designed to involve and inform new chamber members about programs and events that can benefit their businesses. Being an Ambassador also helps connect existing NS Chamber members with new businesses and prospects.

Ambassadors welcome members to Chamber Programs and wear an Ambassador Badge to identify themselves and their companies. They also make good will-calls (on behalf of the Chamber) to new members to encourage their active participation at programs and events.

Ambassadors assist in membership by contacting Chamber members bi-monthly to relay information, identify business concerns and to talk about upcoming events and how they work. Being an Ambassador creates a vibrant and successful chamber business community.

Get Connected and become an Ambassador before the September 11th "Success in Business Breakfast." The only requirement is that you are a current North Shore Chamber member in good standing.

Ambassador’s Job Description:

- Attend Chamber functions as often as possible and welcome attendees
- Provide a one-year or more commitment to the Ambassador program
- Retain members by contacting 6 times per year at chamber boardroom
- Facilitate communication between the Staff and Chamber Membership.
- Personally "network" for the Chamber and fellow Chamber members
- Maintain a contact report for the Chamber at bi-monthly meetings
- Wear an Ambassador Badge at Chamber functions
- Participate in recruitment at Annual Membership Drive

Benefits to Being a Chamber Ambassador:

- Obtain a good knowledge of Chamber programs + events
- Meet business leaders for potential business and social contacts
- Obtain an insider’s perspective of the North Shore business community
- Exposure before the North Shore business community
- Gain Recognition at Executive Breakfast Forums and special meetings.

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Over 360 member and guests were in attendance at the executive breakfast on Sept. 11. Shown from r to l are Robert Bradford, North Shore Chamber of Commerce, Title Sponsor Mark Thompson, Boston Private Bank & Trust & Jerry McCarthy. Northeast Arc and Rob Lutts, Cabot Money Management.

Also shown at the executive breakfast from l to r: Chairman Rob Lutts, Cabot Money Management, Peabody Mayor Ted Bettencourt, Amesbury Mayor Thatcher Kezer, Gloucester Mayor Carolyn Kirk, Newburyport Mayor Donna Holladay, Beverly Mayor Bill Scanlon, Lynn Mayor Judith Flanagan Kennedy, Danvers Town Manager Wayne Marquis and Salem Mayor Kimberly Driscoll.

Also shown at the September 11 “State of the Region” Address are l to r: Beverly Mayor William Scanlon, Salem Mayor Kimberly Driscoll, Peabody Mayor Ted Bettencourt and Danvers Town Manager Wayne Marquis.

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Also shown at the Tech Tax Task Force are Dave Flannagan, Analogic Corporation and Robert Bradford, North Shore Chamber of Commerce.

Also shown at the Tech Tax Task Force are Dave Flannagan, Analogic Corporation and Robert Bradford, North Shore Chamber of Commerce.

William Tinti and Carolyn Ryan discuss the Repeal of the Computer Software & Services Tax at the special Task Force meeting. Thanks to the North Shore Chamber of Commerce and the MA Taxpayers Foundation, the tech tax was repealed on September 27.

Also shown at the Computer Software & Services Tax Task Force Meeting are Senator Bruce Tarr and Senator Joan Lovely. They discussed the impact of the tax on small businesses. We thank the State Legislature and Governor for repealing this legislation.

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Corporate Tip from Forbes: 5 Tricks To Get Press For Your Business Or Startup

So you spent a few months, perhaps even a few years, to develop the most cutting edge and revolutionary widget. This widget could be anything ranging from a new product or device to a new company or startup. The bottom line is that the development phase is completed and now it’s time to get the word out. You run through your marketing list. Social Media? Check. PR firm? Check. Paid Media? Check. Events? Check. As you run through the list you realize that it’s the same list every other company would put together. You think you have an extraordinary product or solution and yet, you’re plan is about as generic as they come. Having worked in the trenches as a founder and startup employee, I know firsthand what this marketing laundry list could look like.

But for the past few years I’ve had the opportunity to sit on the other side of the table as a contributor for various publications like Forbes, HBR, and other industry specific outlets. As a result, I’ve personally been pitched dozens of stories that are “game changing” or “disruptive.” What I learned is that most of these pitches are in fact, not “game changing” and moreover, some of the methods used to acquire the sought after press is shockingly abysmal.

But that doesn’t have to be the case. Here are some tips to avoid the generic PR trap and ways you can achieve meaningful exposure for your new widget or business.

- The Mobile sector alone employs 30,000 workers at 400 companies in Massachusetts
- IT industry workers average $87K+, well above state average of $48K

Other states are creating their own innovation policies. Updating rules can sustain our position as a leader in the tech sector.
- In the past five years, FL, TX, MN, IN, VA, WI and DE have modernized their laws affecting the communications industry.

Modernizing rules can encourage more competition, investment and innovation. H.B. 2930 strikes the right balance – it creates an innovation policy for Massachusetts and continues important consumer protections where there’s no competition.

- The world has and continues to change, vibrantly, in the telecommunications industry.
- Wire line, wireless, cable, and internet capabilities and options have altered the personal and professional choices and behavior for everyone.
- Job creation and growth, productivity, and efficiency are some of the hallmarks that result from innovation in this industry.

Government policy is one critical key to the successful evolution and expansion of today’s telecommunication technology. Massachusetts general laws and regulations have remained unchanged in this area for many years. In order for this industry to continue to thrive and have a positive effect on the economy and people’s lives, government policies need to be revisited.

Published with permission by Verizon Government Affairs

HB2930: An Innovation Policy Modernizing the Massachusetts Communications Market

Stan Usovicz (l), Regional Director, Verizon Government Affairs and Robert Bradford (r) president, North Shore Chamber.

Key Points on House Bill 2930
An Act modernizing telephone regulation and encouraging economic growth.

Two decades of pro-competitive policies have irreversibly opened the local market to other providers. Regulators have succeeded in encouraging choice for consumers.

Massachusetts now has one of the most competitive local voice markets nationwide.
- The FCC says competitors serve 55% of the wireline market in Massachusetts.
- Almost 97% of residential users in Massachusetts have options among wireless, CATV, VOIP providers like Vonage or Skype, and landline providers.
- Even with all this competition and new technology, there are very, very few consumer complaints. Consumer complaints total less than three one-hundredths of one percent of the 10.34 million voice connections in Massachusetts.

Current rules were designed for a single monopoly provider. It’s time to update our laws governing the communications industry so we can sustain Massachusetts as a leader in the tech sector.

First, Massachusetts should join the 38 states, and the District of Columbia, that have laws prohibiting an additional, separate set of state rules for wireless technologies.

Second, with the competitive market and other existing regulations that protect consumers, traditional regulation of the voice market should be focused only on areas where there’s no competition.

Robust communications and broadband networks are the platform for the Massachusetts economy. Our healthcare, education, high tech, financial services sectors all need strong broadband networks. We need policies that encourage more investment and deployment of broadband technology across Massachusetts.

The Information Technology sector is important to Massachusetts:
- The UMass Donahue Institute says IT sector represents 178K jobs in 10K companies in Massachusetts—about 5.5% of the state’s workers and 18% of state GDP

So you spent a few months, perhaps even a few years, to develop the most cutting edge and revolutionary widget. This widget could be anything ranging from a new product or device to a new company or startup. The bottom line is that the development phase is completed and now it’s time to get the word out. You run through your marketing list. Social Media? Check. PR firm? Check. Paid Media? Check. Events? Check. As you run through the list you realize that it’s the same list every other company would put together. You think you have an extraordinary product or solution and yet, you’re plan is about as generic as they come. Having worked in the trenches as a founder and startup employee, I know firsthand what this marketing laundry list could look like.

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Exchange Notice Requirements for Employers

Beginning Jan. 1, 2014, individuals and employees of small businesses will have access to insurance coverage through the Affordable Care Act’s (ACA) health insurance exchanges (Exchanges), which are also known as Health Insurance Marketplaces. Open enrollment under the Exchanges will begin on Oct. 1, 2013.

The ACA requires employers to provide all new hires and current employees with a written notice about ACA’s Exchanges. This requirement is found in Section 18B of the Fair Labor Standards Act (FLSA).

On May 8, 2013, the Department of Labor (DOL) released Technical Release 2013-02 to provide temporary guidance on the requirement to provide employees with a notice about the Exchanges. The name the DOL uses for the Exchange Notice is the “Notice to Employees of Coverage Options.”

In connection with the temporary guidance, the DOL announced the availability of Model Notices to Employees of Coverage Options for employers to use to satisfy the ACA’s Exchange Notice requirement. The DOL also set a compliance deadline for the Exchange Notices. Employers must provide employees with an Exchange Notice by Oct. 1, 2013.

In addition, the DOL’s temporary guidance includes a new COBRA model election notice, which has been updated to include information regarding health coverage alternatives offered through the Exchanges.

AFFECTED EMPLOYERS

ACA’s Exchange Notice requirement applies to employers that are subject to the FLSA. In general, the FLSA applies to employers that employ one or more employees who are engaged in, or produce goods for, interstate commerce. In most instances, a business must have at least $500,000 in annual dollar volume of sales or receipts to be covered by the FLSA.

The FLSA also specifically covers the following entities: hospitals; institutions primarily engaged in the care of the sick, the aged, mentally ill, or disabled who reside on the premises; schools for children who are mentally or physically disabled or gifted; preschools, elementary and secondary schools, and institutions of higher education; and federal, state and local government agencies.

The DOL’s Wage and Hour Division provides guidance relating to the applicability of the FLSA in general, including a compliance assistance tool to determine applicability of the FLSA.

Other Entities Providing Notice on Behalf of Employers

On Sept. 4, 2013, the DOL, HHS and the Treasury issued an FAQ stating that it is permissible for another entity (such as an issuer, multiemployer plan or third-party administrator) to send the Exchange Notice on behalf of an employer to satisfy the employer’s obligations. According to this FAQ, an employer will have satisfied its obligation to provide the notice with respect to an individual if another party provides a timely and complete notice.

The DOL notes that employers are required to provide notice to all employees, regardless of whether an employee is enrolled in, or eligible for, coverage under a group health plan. Accordingly, an employer is not relieved of its statutory obligation to provide the Exchange Notice if another entity sends the notice to only participants enrolled in the plan, if some employees are not enrolled in the plan.
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Student Massiel Grullon '14 holding up her painting titled Self-Portrait, 2012
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