AICN Newsletter

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You Still Have Time to Renew (or Start) Your Consultant Finder Subscription...

In early September, the IEEE-USA Consultants Database became the IEEE-USA Consultant Finder, powered by IEEE Collabratec. Many of you have checked out the updated service, and have already renewed your subscriptions. But some current subscribers have yet to visit, review their profiles, and renew their subscriptions. If that's you, not to worry—you still have time! 2018 is ending, but IEEE offers a short grace period after the New Year, before we begin removing profiles of members who did not renew their subscriptions. So act now! Renew your subscription, review your profile, and add your picture!

IEEE-USA has started an aggressive marketing effort for this service using Google ads words, and other methods to get the word out to clients looking for consultants/ freelance engineers.

Unfamiliar with this Service?

The IEEE-USA Consultant Finder allows IEEE members who work as consultants to display their profiles on a publically facing website, where potential clients can use simple and advanced search tools to find them. Clients can post consulting assignments on the site for free; and they have the option to download full consultant profiles.

The IEEE-USA Consultant Finder also has great visual features, making it easy to use. Web crawlers can search Finder to find different consultant profiles. And the service is now more friendly to international consultants (those outside of North America) to post their profiles and attract clients. And, of course, this service will continue to be free for clients, project managers and HR professionals to search for consultants to hire.

We would like every IEEE member to check out the IEEE-USA Consultant Finder and get in on the gig economy. Log into your IEEE Account, add the IEEE Consultants Network Membership Premium to your cart, and make the purchase. Completing those steps will enable you to list your IEEE Collabratec profile in the IEEE-USA Consultant Finder.

The new visual aspects of this new website makes the IEEE-USA Consultant Finder easier for clients, project managers and HR professionals to search for a consultant, or post consulting or contract assignments.

Check out the recorded webinar — <u>All You Ever Wanted</u> <u>to Know About the New IEEE-USA Consultant Finder</u> — for an overview of the service's new features. ■



AICNCC Receives Outstanding Service Award

The IEEE-USA Alliance of IEEE Consultants Networks Coordinating Committee (AICNCC) congratulates its own Hermann Amaya for being awarded the Outstanding Service Award by the Florida West Coast Section (FWCS), and the IEEE Florida Council, at the FWCS 62nd Anniversary celebration. Congratulations, Hermann! IEEE-USA and IEEE appreciate all your hard work and efforts for IEEE.

Another Consultant's Blog

In organizing and gathering information for this newsletter, IEEE-USA staff browse the Internet looking for interesting stories to publish. Often, we come across interesting blogs and posts that we want to share with you. Recently we came across this blog post — "Are You Prepared to Meet?" — Scroll down to the 26 September 2018 post. It's worth a peek—and definitely worth your time.



Should You Become a Consultant?

The Alliance of IEEE Consultants Networks Coordinating Committee (AICNCC) has been partnering for the past few years with local networks to hold full-day consulting workshops. During these workshops, the committee networks with many would-be consultants. The question most often asked is "Should I become a full-time consultant?"

The following article, "Engineering in the gig economy: What are the pros and cons?" gives a brief overview of the benefits and challenges AICNCC members share with our workshop attendees. Check it out.

IEEE-USA publishes the IEEE-USA SmartBrief, a weekly newsletter that provides insight on government policy, technology trends and career development. Here is a recently published story consultants may find of interest:

 Cybersecurity, data positions among most in-demand tech jobs of 2019

IEEE-USA E-Books Make Great Gifts for Experienced or Would-Be Consultants

IEEE-USA Consultants Fee Survey Report—2018 Edition

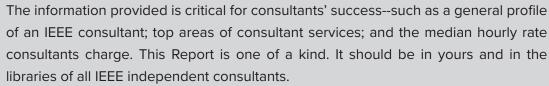
Since 1972, IEEE-USA has conducted surveys of U.S. IEEE members' compensation.

It implemented separate surveys, focusing on consultants' compensation, in 1998. Except for the years 1999-2001, 2003, 2005 and 2008, IEEE-USA has published this report.

With the exception of 2009, all surveys were stand-alone surveys. All findings in this report represent only those IEEE members who identified themselves as self-employed

consultants. For purposes of this survey, IEEE-USA defines such participants as the 457 individuals who indicated that 50 percent, or more, of their consulting hours comes from working independently, with partners, or incorporated.

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Consulting for Geeks

Thinking about consulting, but not sure where to start? Already consulting, but need some advice? IEEE-USA has a publication that may help. IEEE-USA E-BOOKS is offering *Consulting for Geeks*, written by author and consultant Daryl Gerke. It is now available for only \$2.99 for IEEE members.

The focus of *Consulting for Geeks* is on how to become a small, independent consultant. Daryl Gerke, P.E., is a self-described "corporate misfit," who started and ran a successful consulting engineering practice for almost 40 years (30 years full time), with his late business partner, Bill Kimmel, P.E., Gerke's secret mission is to help



fellow engineers (or anyone else interested in consulting) enjoy life as a consultant. In this e-book, he discusses management versus technical consulting, ways to attract clients, and things to consider when starting a new practice.

Go to the IEEE-USA Shop, and purchase this informative e-book on consulting.

Association Health Plan Update - December 2018

BY LYNN KOBLIN, CAE

Americans who purchase their own health insurance are just learning about plan options that may be more affordable than ACA-compliant plans, beginning in 2019. Small businesses owners, sole proprietors, or consultants may be eligible to join Association Health Plans. This type of insurance model is emerging; and it is not entirely ready for "prime time" distribution across the country. Some AHPs are already enrolling common communities members, while some states are not accepting the AHP model at all.

What is an Association Health Plan?

On 19 June 2018, the U.S. Department of Labor <u>expanded regulations</u> for Association Health Plans (AHPs). Businesses within a common geography, or common interest, may form an AHP. Now, sole proprietors, also called "working owners," may participate in the same AHPs as firms with employees. A motive to join an AHP is the potential to drive down the insurance premium cost prohibitive to many small business employers, by aggregating them into larger pools of insureds, with similar characteristics. A premium cost savings, or access to broader benefits derived from an AHP situation, might also enable small business employers to offer a health insurance benefit; or to afford an increase in their contribution. This group-purchasing model could also help small business employers become more competitive with large firms, and retain top-notch staff.

Who can form an AHP?

Professional associations may offer AHPs, but must also provide at least one other sustainable purpose. An article in *Healthcare Law Today* stated, "Notably, the Final Rule provides no definition of just what a "substantial business purpose" might be. Instead, the Preamble notes it might be sufficient if the bona fide group or association, in addition to its insuring activity, convened conferences, or offered classes or education materials on "business issues of interest" to AHP members, or served as a standard setting organization; or engaged in public relations activities, such as advertising, education or publishing on business issues of interest to association members. The only proviso is that the activity be "substantial enough that the association would be a viable entity, even in the absence of acting as a sponsor of an AHP."

States will regulate AHPs. There could be a variety of required consumer protections, or lack of protections, depending upon the States' insurance regulations. For example, new insurance policies outside of Obamacare do not have to comply with its <u>ten essential benefits</u>. The American Academy of Actuaries cautioned consumers to be alert to those protections, saying, "While AHPs may save money if they do not have to bear the costs of these consumer protections, AHP enrollees may not realize they lack these protections until the time of claim, when it is often too late for recourse. "In addition, actuaries were concerned about AHPs ever reaching the critical mass needed to achieve cost efficiency, compared to HMO plans, which are more sizeable.

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At the time of this writing, AHPs are not available on a nationwide basis, in the practical sense. Eleven states, and the District of Columbia, filed suit against AHPs. The states engaged in the suit are concerned about new AHPs bypassing the essential coverages that are mandatory in Obamacare. However, numerous trade associations are looking into the opportunity. The Financial Services Institute has spearheaded The Coalition to Protect and Promote Association Health Plans, a group of 16 organizations, to develop standards and principles to secure the AHP model. Some trade associations recently established AHPs, based on common geography, or industry. The Nebraska Farm Bureau, Transcend Michigan, and the CCHPA--Clark County Health Plan Association, in Nevada, are among them. Other large trade organizations, such as the National Association of Realtors, the National Association of Home Builders and the Nebraska Dental Association make note on their respective websites that they are reviewing the AHP opportunity.

As of this writing, the AHP insurance model has a promising, but unproven future in the U.S. insurance market. IEEE Member Discounts Department welcomes IEEE members' comments on this topic at memberdiscounts@ieee.org.

Freelancer Resources

The Freelancer News website (https://freelancernews.co.uk/freelancer-resources/) lists websites freelancers and consultants may find useful. Many are United Kingdom websites, but we hope you will find at least a few of them helpful, and of interest.

PCG Freelance Association – www.pcg.org.uk

Find Freelance Projects – www.freelancer.co.uk

Dropbox – Your stuff, anywhere – www.dropbox.com

Harvest – Time Tracking – <u>www.getharvest.com</u>

Pandle – Free Cloud Bookkeeping Software – www.pandle.co.uk

Trello – Get Organised – https://trello.com

Oh, Don't Forget – Never forget anything again – http://ohdontforget.com

Remember The Milk – Another No Forget Service – http://www.rememberthemilk.com

Toggl – Time Tracking – https://www.toggl.com

FreshBooks – Cool Accounting Software – http://www.freshbooks.com

GroupMap – Online Brainstorming – http://www.groupmap.com/

Bidsketch – Bid Proposals – http://www.bidsketch.com

UK Freelance Rates Calculator (web developers/design) – http://ournameismud.co.uk/fraq

Your Rate – Calculate Your Rate – http://www.yourrate.co/

AIRV - Need your copy translating to a different language? Check out http://www.airv.co.uk