



**INSURANCE SERVICES, INC.**  
PROTECTING YOUR HEALTH & WEALTH



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Quarter 3, 2013

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## Your Pinellas Protector eNewsletter



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**INSURANCE SERVICES, INC.**  
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*Greetings to Our Clients and Friends*

Happy End of the Third Quarter! Already we are more than a week into autumn, but it still

feels boiling hot here in the Tampa Bay area.

This quarter, I begin with a tribute to my precious dog Diablo, who passed on July 27th. Those who were fortunate enough to have met Diablo know that in truth he was an Angel, not a Devil! My dear friend Tracey re-named him Diego during his last year of life; but in any case I miss my Boy dearly and continue to grieve his passing. As I did when I lost my precious Charley, I posted a Memorial to Diablo on the AH Insurance Services website.

[Click here to see a picture of Diablo and read his Memorial](#)

Moving on to current events, we are just hours away from the launch of the new Obamacare health care exchange. Earlier today, I received an email from the Centers for Medicare and Medicaid Services (CMS) indicating that the Federally-facilitated Marketplaces (FFM) and State Partnership Marketplaces (SPM) are still scheduled to open for business as planned on Tuesday, October 1. That news is hot off the press!

Health plans purchased over the Marketplace may provide federal subsidies to people who do not qualify for Medicaid assistance, but earn less than 400% of the Federal Poverty Level (FPL). These new subsidies include a reduction to monthly premium and a stepped-up benefit level available when income is below 250% of FPL. For more details, [click here to open last quarter's newsletter, then scroll down to the lead article.](#)

My clients on Medicare likely are well aware that the Medicare Open Enrollment Period runs from October 15 - December 7. Plan changes during this period will be effective on January 1, 2014. Do keep in mind that the Medicare Open Enrollment Period is entirely separate from the initial enrollment period for the new Obamacare health plans.

For more information about the 2014 Medicare Open Enrollment Period, [please see additional information below following our Quarterly Quotation.](#)

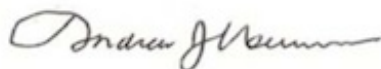
Whether you already enjoy having Medicare benefits - or are decades away from eligibility for Medicare - most people agree that health care in the U.S. is too expensive and does not necessarily provide any better treatment outcomes as compared to health care in other countries. Will Obamacare help? I do feel excited that people with pre-existing medical conditions finally will be able to purchase individual health coverage; yet I am concerned over many aspects of the new health care law as I have expressed in prior issues.

On the eve of the opening of the new Healthcare Marketplace, I will let valued client Roy Taylor have the last word on what would be the best health care reform for our nation - scroll down or [click here to read his Guest Editorial.](#)

On a lighter note, I have found the solution for anyone who has ever considered hiring a personal chef. I speak of Chef Wil, Healthy Personal Chef based in the Clearwater area. Scroll down or [click here to read more about Chef Wil.](#)

And in keeping with the spirit of our tagline "Protecting Your Health & Wealth", this quarter's eNewsletter concludes with "[Tips For Your Good Health](#)". In this section, I offer my suggestions along with selected links to reading materials for living in the best of health. Readers, please contact me with any ideas you wish to share!

Until next quarter,



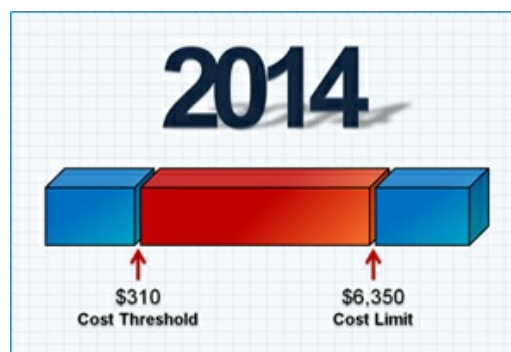
Andrew Herman

## Quarterly Quotation

*"Do all the good you can.  
By all the means you can.  
In all the ways you can.  
In all the places you can.  
At all the times you can.  
To all the people you can.  
As long as ever you can."*

**- John Wesley, 18th Century Anglican Evangelist and  
Founder of the Wesleyan Tradition**

*It's That Time of Year Again!*



[Medicare's 2014 Open Enrollment Period Runs From October 15 - December 7](#)

In just two weeks, the Medicare Open Enrollment period will begin. For Medicare Beneficiaries, this is the chance to change health and prescription drug coverage for 2014.

Medicare health and prescription drug plans run on a calendar year basis, and not all plans renew each year. If you receive a Notice that your Medicare Advantage plan is terminating at the end of 2013, you will need to select a new Medicare Advantage plan for 2014 or otherwise be placed back on the Original Medicare program.

If you are satisfied that your current plan meets your needs for next year, then you will not need to do anything at all. Watch your mail for the Annual Notice of Change (ANOC) provided by your current Medicare plan, as this Notice shows exactly how your benefits will change starting on January 1st.

For more information on Medicare Enrollment, [click here to read our recent blog post.](#)

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### ***Guest Editorial***

Health care is of primary concern to every American citizen.

Everyone knows that from the cost of health care insurance, hospital costs, doctor's fees, laboratories and Diagnostic fees in addition to Pharmaceutical / PRESCRIPTION medications costs are all out of control. The entire health care industry is in an over inflated run away cost in a deliberate aim at the escalation of the over all cost of health care nation wide.

The problem is a huge and complex healthcare industry.

Every stakeholder must become part of the solution to provide quality affordable Health Care to everyone. The ultimate solution to this problem is to have the stakeholders work together with government to provide quality affordable healthcare and to reduce the risk of fraud. These same stakeholders must also have better more realistic price controls.

The health care program can be called by any name: Universal Health Care or American Health Care, what ever.

Critics must stop the blame-game and " socialist government" scare tactics. The critical most important factor is in the reform of this industry to further reduce costs unilaterally within the industry in part by affordable insurance Premiums collected in the aggregate by the U.S. government. Let's fix it not dump it!

In order to have strong, quality, affordable health care reform there must be one health care system for the entire nation, not two or more systems.

When congress and other government employees all have the same health care insurance and have to pay the same costs as all other Americans the arguments will stop and we, all of us, will have real meaningful healthcare at every level of our society. Additionally, every stakeholder in the health care industry from research, pharmaceuticals, hospitals, doctors and all other health care providers must be a participating component of the national health care program.

When congress and other government employees have to pay the same costs as all other Americans the arguments will stop and we will have the reform we need.

*Roy Taylor  
Saint Petersburg, Florida*

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## *Featuring Chef Wil, Local Organic Chef*

Those interested in investing in their health through nutrition will want to meet Chef Wil, Personal Chef based here in Pinellas County. I am delighted to have met Wil earlier this month, as now I look forward to enjoying two healthy & delicious meals every weekday.

Chef Wil has extensive knowledge in diets such as Paleo, Vegan, Mediterranean, Diabetic and Dr. Fuhrman. All meals are made fresh daily and tailored to meet your needs.

For more information about meal plans, [click here to visit Chef Wil's website.](#)

Thank you Chef Wil!

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## *Tips For Your Good Health*



Dear Readers,

I'm on a journey to achieve optimal health, and in this section of Your Pinellas Protector I share some of the things I'm doing to get there in one piece!

This Quarter's Tip For Your Good Health?

### ***Healing Through Crystals and Gems!***

Before anyone suggests that I have my head examined by someone wearing a white coat, let me say that gemstones have been used for both therapeutic and spiritual purposes since the earliest days of recorded history. I am not advising the use of minerals or stones to replace traditional medicine, although I can attest that they are very powerful.

The practice of lithotherapy uses gems and minerals to restore enzymatic functions. As many people know, gemstones are beautiful; but more importantly they can inspire spiritual development and accelerate the healing process. Additionally, stones can act preventively by energizing your health and emotional balance to a state of attunement.

I believe that lithotherapy is an effective alternative to overprescribed pharmaceuticals. As an example, anyone looking for a better option to treat throat problems (rather than antibiotics) may find relief by wearing a pendant made out of Amber, Topaz or Tourmaline. Another example is Lepidolite, which works great for reducing stress and alleviating depression. Lepidolite is literally crystallized Lithium - the same mineral used in antidepressant medication - but in its pure form as it comes out of the Earth.

For those wanting additional resources, I suggest the following wonderful website:

[Click here to visit the HealingCrystals.com website.](#)

Thanks for reading Tips For Your Good Health!

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