



## Q1 Pinellas Protector eNewsletter



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### *Spring-Time Greetings To Our Clients and Friends*

Greetings from California! I feel enormous gratitude to be able to publish this first quarter eNewsletter from Santa Monica, the lovely City by the Sea. Other than the shakers that rocked the Los Angeles Basin over the last couple weeks, I have received a warm welcome to the area.



Santa Monica's Solar Powered Ferris Wheel

The AH Insurance Services agency continues to operate while I am away from Florida; and I will be making regular journeys back and forth from the Golden State to the Sunshine State as needed to ensure that all Tampa area client needs are being met.

As we wind down the first quarter, health insurance enrollments continue both on-exchange (to get a premium subsidy, you must buy on-exchange) and off-exchange where the processes have flowed more smoothly. The enrollment period to purchase an individual 2014 plan (either on-exchange or off-exchange) ends on March 31, 2014 - except if you have a Special Enrollment Period or are "in-line" as of March 31 and had technical difficulties. [Scroll down or click here to read more on that.](#)

Following this quarter's lead article, we share and comment on the [official marketplace enrollment figures](#) as reported by the federal government last week.

This quarter's eNewsletter also includes:

- \* Those without health insurance, read up on [Who Can Claim A Hardship Exemption?](#)
- \* New March 2014 AP-GfK Poll, [Obama's health care fails to gain support; Americans expect fixes, not repeal](#)
- \* And finally, our regular feature "[Tips For Your Good Health](#)"

***Anyone still needing to enroll in health insurance for 2014 - now is a good time!***

Until next quarter,

Andrew Herman, President  
AH Insurance Services, Inc.

*"The L.A. Philharmonic should get combat pay."*

- Michael Healy, Studio City resident, after watching the orchestra continue to play despite microphones swinging back and forth at Walt Disney Concert Hall during the March 28 5.1 quake in Southern California

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## ObamaCare Enrollment Deadline is Here - Or Is It?



Monday, March 31 is the end of the annual open enrollment period when people who do not have coverage through their employers can sign up on or off their state's marketplace. With limited exceptions, people who miss this enrollment window will be unable to sign up for health insurance until next fall for coverage that starts in January 2015. Those who miss the deadline to apply will face a penalty for being uninsured.

But wait, there's more! On March 26th the Centers for Medicare and Medicaid Services (CMS) distributed the following announcement to health insurance agents and marketplace navigators:

"Sometimes, despite your best efforts, you may run into delays caused by heavy traffic to HealthCare.gov or our Call Center, maintenance periods, or another issue that prevents you from helping consumers finish the process on time. If this happens, don't worry - we will take steps to get individuals affected by these issues insured in 2014.

If you are still in the process of trying to enroll consumers when Open Enrollment ends on March 31 and can't finish, keep trying. If consumers are "in line" working on the application process by March 31, they will have a chance to complete their enrollment.

After March 31, assisters should help these "in line" consumers complete their applications either online at HealthCare.gov or CuidadoDeSalud.gov or through the Marketplace Call Center at 1-800-318-2596; TTY users should call 1-855-889-4325.

Individuals applying online must attest that they tried to enroll in coverage through either the Health Insurance Marketplace or a state Medicaid or Children's Health Insurance Program (CHIP) agency, either online or over the phone, by March 31, 2014, and didn't complete enrollment in Marketplace coverage because of a problem that wasn't their own fault. If people you are assisting call the Call Center, be sure that they tell the customer service representative that they've been trying to enroll the consumer and explain why they couldn't finish by the March 31 deadline. Information related to paper

applications will be processed if they are received by April 7 to ensure that consumers who were "in line" with paper applications and supporting documentation on March 31 are able to complete enrollment."

So now, those consumers "in-line" with an application as of March 31 have a new deadline, which based on my read of the above still hasn't been set in stone.

The next Open Enrollment Period will begin in November, 2014 for 2015 coverage. Until the next Open Enrollment Period, one cannot, with a few exceptions, purchase or change health insurance policies. [Click Here to read our March 13th blog post on the subject of enrollment rules and deadlines.](#)

Finally, CMS released a [Fact Sheet](#) describing other limited circumstances, beyond qualifying life events, which consumers may experience related to system errors which make them eligible for a Special Enrollment Period (SEP). Depending on the situation, consumers may be eligible for an SEP in specific circumstances that blocked them from enrolling in coverage.

You are now up-to-date - that is, until next week's surprise announcements!

[Back to Top](#)

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## ***Facts & Figures - How Many People Enrolled in ObamaCare?***

On March 27, with four days to go until the end of the ACA's Open Enrollment Period for 2014, the Obama Administration reported that the number of people who have chosen a health care plan through a state or federal exchange topped 6 million.

Original projections had approximately 7 million people signing up for private plans through the state and federal Obamacare exchanges during the six-month enrollment period. That number was revised downward after technical glitches plagued the federal website upon its launch.

By the end of February, however, the administration had rebounded, with an estimated 4.2 million people choosing plans through the exchanges. By March 17, that number had hit 5 million. Since then, there have been an average of 100,000 enrollees a day, to bring the figure up to 6 million.

It should be noted that the original projection of 7 million people signing up for coverage included the act of paying the initial insurance premium, since no coverage is in force until premium is paid. Figures now being released by the federal government do not distinguish between individuals who have chosen a health care plan and have paid their first month's premium, and those who have not – which has been estimated to be around 20 percent of those who have signed up.

It is unclear what percentage of the new sign-ups are from the pools of the young and/or healthy – a group of consumers critical to making the program work. Another salient statistic that should be measured is the percentage of new sign-ups coming from individuals who previously did not have any health insurance coverage.



## *Who Can Claim a Hardship Exemption?*

The list of possible exemptions from the individual health insurance mandate is a long one. You may be eligible for a hardship exemption if:

- Your income is below the federal income tax filing threshold.
- The lowest priced available health plan costs more than 8% of your income.
- Your income is less than 138% of the FPL (Federal Poverty Level, which currently is \$15,856 for an individual) and your state did not expand Medicaid coverage to adults at this income level as permitted under the health law.
- You experienced one of several hardships, including eviction, bankruptcy or domestic violence.
- Your individual insurance plan was cancelled and you consider plans on the marketplace are unaffordable.
- You are a member of an Indian tribe, health care sharing ministry or a religious group that objects to insurance.
- You are in jail.
- You are an immigrant who is not in the country legally.

For a more complete list, visit the exemptions page at [healthcare.gov](http://healthcare.gov) or the questions and answers page on shared responsibilities provisions on the IRS website.

Regarding when to claim or file for an exemption, unfortunately there's no one-size-fits-all answer. You can claim some of the exemptions when you file your tax return in 2015, but for others, you will have to complete an exemption application available at the federal health care website.

If you believe you may be eligible for an exemption for financial reasons, experts recommend filling out the paperwork now, if possible, based on your current income and other information. That way, if your circumstances change later in the year – if your income goes up, for example, and you no longer qualify for an exemption based on plan affordability – having a certificate of exemption should enable you to avoid owing the penalty. In addition, losing a hardship exemption triggers a special enrollment period to buy a plan outside the annual open enrollment period, but only if you have a hardship exemption in hand.

"From a consumer perspective, even though it's kind of a burden to go through the process, it makes sense to get the hardship exemption certificate, to be safe," says Judith Solomon, vice president for health policy at the Center on Budget and Policy Priorities.

U.S. citizens living overseas are not subject to the penalty for not having insurance, provided that you live abroad for at least 330 days during a 12-month period.

Finally, for anyone without health insurance who is considering not paying the penalty out of principle, you should know that IRS can offset your income tax refund to collect the penalty - but that's about it. Unlike other situations where the tax agency can garnish wages or file liens to collect unpaid taxes, the new health law prohibits these

activities in cases where people don't pay the penalty for not having insurance.

[Back to Top](#)

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## ***March 2014 AP-GfK Poll, Obama's health care fails to gain support; Americans expect fixes, not repeal***

A recent Associated Press-GfK survey finds that 26 percent of Americans support the ACA. The poll found that much of the slippage for the health care law over the last four years has come from a drop in support, not an increase in opposition.

In April of 2010, soon after the law passed, 50 percent of Americans said they were opposed to it, while 39 percent were in favor. Ten percent were on the fence. Now, just 26 percent say they are in favor, a drop of 13 percentage points. Forty-three percent say they are opposed, a drop of 7 percentage points since that poll four years ago. But the number who neither support nor oppose the law has tripled, to 30 percent.

The recent AP-GfK Poll was conducted March 20-24 using KnowledgePanel, GfK's probability-based online panel designed to be representative of the U.S. population. It involved online interviews with 1,012 adults and has a margin of sampling error of plus or minus 3.4 percentage points for all respondents. Respondents were first selected randomly using phone or mail survey methods and were later interviewed online.

People selected for KnowledgePanel who didn't otherwise have access to the Internet were provided with the ability to access the Internet at no cost to them.

[Click here for complete details on the March 2014 AP-GfK Poll](#)

[Back to Top](#)

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## ***Tips For Your Good Health***

### **This Quarter's Tip: Practicing Self-Compassion**

In thinking about becoming a more compassionate person, how many of us consider practicing self-compassion? Of course being compassionate toward others is laudable, but I would ask, dear readers, that you consider the benefits of compassion for self.

Dr. Kristin Neff, an Associate Professor of the Human Development and Culture Educational Psychology Department at the University of Texas at Austin, lays out the following three elements of self-compassion:

\* **Self-Kindness** - being warm and understanding toward ourselves when we suffer, fail or feel inadequate rather than ignoring our pain or flagellating ourselves with self-criticism. Self-compassionate individuals, having learned that failure and experiencing difficulties in life are inevitable, strive to be gentle with themselves during trying times.

\* **Common Humanity** - the recognition that none of us is alone in having feelings of

suffering and personal inadequacy. Rather, suffering is part of the shared human experience that all of us must go through. In the Common Humanity viewpoint, we appreciate that our personal thoughts, feelings and actions are heavily impacted by parenting history, cultural background, genetics and environmental conditions.

Recognizing this essential "inter-being" allows us to be less judgmental about our personal feelings. After all, how many of us would consciously choose to have anger or addiction issues, debilitating social anxiety, eating disorders, and so on?

\* Mindfulness - taking a balanced approach to our negative emotions so that feelings are neither suppressed nor exaggerated. Essentially, we can learn to put our own situation into a larger perspective by relating our personal experiences to those of others who also are suffering. In a nutshell, misery loves company!

Dr. Neff offers a variety of techniques to increase your self-compassion. For those interested in reading more, [\*\*\*click here to visit self-compassion.org.\*\*\*](#)

**Thanks for reading Tips For Your Good Health!**

[Back to Top](#)

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