



Q2 Pinellas Protector eNewsletter



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Summer Greetings to Our Clients and Friends

Greetings from the Golden State! This second quarter 2014 eNewsletter comes to you once again from Santa Monica, the City by the Sea. In early August I will be in the Tampa Bay area to conduct business - local clients please contact me if you would like an in-home consultation. Otherwise, as the summer winds down I will begin making appointments for the busy Medicare and ObamaCare open enrollment periods.



Landing into LAX

This quarter's Pinellas Protector features three health insurance-related articles for your reading pleasure:

[ObamaCare Update - Early Look at 2015 Enrollment Process and Expected Premium Levels](#)

[U.S. Supreme Court Issues Narrow Ruling on Hobby Lobby Stores Case](#)

[2015 Medicare Advantage - 1.9% Payment Cut Reversed, .4% Increase Instead](#)

And we conclude this quarter with our regular feature "[Tips For Your Good Health.](#)"

Happy July 4th and Summer 2014 to all!

Until next quarter,

Andrew Herman, President
AH Insurance Services, Inc.

Quarterly Quotation

*"I shall be telling this with a sigh
Somewhere ages and ages hence:
Two roads diverged in a wood, and I--
I took the road less traveled by,
And that has made all the difference."*

- From "The Road Not Taken", a poem by Robert Frost (1874 - 1963)

ObamaCare Update

Early Look at 2015 Enrollment Process and Expected Premium Levels



Open enrollment into ObamaCare health plans is scheduled to resume on November 15th for plans with a January 1, 2015 effective date. The open enrollment period runs from November 15 - February 15, 2015; although it should be noted that those desiring coverage beginning January 1, 2015 must enroll by December 15th of this year.

People experiencing events that change their circumstances during the year, such as childbirth or job loss, may qualify for a special enrollment period outside of the annual open enrollment period.

So, what do we know so far about ObamaCare 2015?

1) Auto-enrollment process for 2015

The Centers for Medicare and Medicaid Services (CMS) proposed a rule last week that will allow Health Insurance Marketplace customers enrolled in a 2014 plan to auto-enroll into a 2015 plan. Such an auto-enrollment process will make it easier for satisfied consumers to remain on their health plans.

Federal officials have advised that people who got their health insurance through HealthCare.gov in 2014 will get notices telling them to update their information with income changes to update their tax credit eligibility.

Under the proposed method the government will renew people in their current health plans as long as their incomes and covered family members are not changing, and as long as their plan will be offered through the federal marketplace for the 2015 plan year.

For additional details, [click here to read our June 28th Blog Post](#).

2) Expected Premium Levels for 2015 Plans

Insurance carriers are now submitting their 2015 rate filings to state insurance departments, and early indications are that premiums will be rising relative to 2014 levels. Variations by state are evident; but premiums are expected to rise in eight out of nine states where rates have been filed for approval. Here are the details as regards relative average price (2015 vs. 2014) for an ObamaCare Silver plan in these states:

- +16% - Indiana
- +16% - Connecticut
- +12% - Vermont
- +8% - Washington
- +8% - Virginia
- +6% - Maine
- +4% - Maryland
- +1% - Rhode Island
- 1% - Oregon

We will provide an update on ObamaCare 2015 in the third quarter edition of this eNewsletter.

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U.S. Supreme Court Issues Narrow Ruling on Hobby Lobby Stores Case

The U.S. Supreme Court ruled 5-4 today – in *Burwell v. Hobby Lobby Stores Inc.* (Case number 13-354) – that closely held corporations do have religious rights, and should be able to avoid complying with the U.S. Department of Health and Human Services (HHS) birth control mandate regulations.

The ruling appears to be narrow in scope, however, as Justice Samuel Alito wrote in an opinion for the majority that the opinion applies only to closely held corporations, and only to the birth control mandate provisions in the regulations that HHS wrote to implement basic preventive services benefits section of the Patient Protection and Affordable Care Act (PPACA).

Justice Alito wrote for the majority that a closely held corporation does have rights under the federal Religious Freedom Restoration Act of 1993 (RFRA).

RFRA prohibits the government from substantially interfering with a "person's exercise of religion, even if the burden results from a rule of general applicability," unless the government shows that applying the burden furthers a "compelling government interest" and is the "least restrictive means of furthering that compelling government interest."

The family that owns Hobby Lobby Stores and Hobby Lobby's sister company, Mardel Inc., and the family that owns Conestoga Wood Specialties Corp., wanted HHS and the courts to respect their ability to get protection from RFRA. The Hobby Lobby case majority agreed that closely held corporations have RFRA rights, but avoided saying that

the ruling applies to other types of corporations.

Alito noted that Hobby Lobby and three similar companies affected by the ruling are not publicly traded and are each owned and controlled by members of a single family.

Additionally, he said that the majority has not written a ruling that will apply to HHS vaccination mandates, blood transfusion mandates, or other mandates other than the birth control mandate.

If you are interested in reading more, including some of the comments coming from Washington, D.C., [click here to read today's blog post.](#)

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2015 Medicare Advantage Program

1.9% Payment Cut Reversed, .4% Increase Instead

The Centers for Medicare and Medicaid Services (CMS) recently reversed a 1.9% proposed payment cut to Medicare Advantage plans, the second reversal in two years. Instead of the 1.9% cut, a .4% increase will be applied in 2015.

In last year's drama, CMS turned a 2.3% payment cut that had been proposed in February 2013 into a 3.3% increase to the payment rate. Still, private insurers maintain that their Medicare Advantage reimbursements shrunk about 6% in 2014 due to other program changes and reductions.

The Affordable Care Act calls for cuts to the Medicare Advantage program, which critics say subsidizes private insurers to cover Medicare beneficiaries at a higher cost (106% of original Medicare) to taxpayers. Proponents of Medicare Advantage plans point to the fact that plans are effectively managing care and providing attractive benefit packages, as evidenced by the high satisfaction level among enrolled beneficiaries.

In April, Moody's Investor Service said that even after the announcement that the proposed payment cut had been reversed, the final 2015 rates are a "credit negative" for Medicare Advantage insurers.

Medicare Advantage enrollment has grown every year since the landmark ObamaCare legislation passed in 2010. Enrollment has increased more than 9% each year since 2012, when the ObamaCare cuts to Medicare Advantage started to take effect.

Currently, the Medicare Advantage program serves nearly one-third of all Medicare beneficiaries.

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Tips For Your Good Health

Yoga Paths for Balance, Health and Strength

Yoga is a branch of Indian philosophy that is concerned with the union of the individual and the universal consciousness. Yoga is widely embraced in the U.S. and has become intertwined with the sports and fitness industries. Practicing yoga has the additional benefit of raising one's 'vibration' to a higher level, as well as helping to build discipline, maintain strength and achieve optimal cardiovascular health.

Hatha yoga is well known in western cultures and includes physical postures, pranayama (yogic breathing exercises), cleansing and mindful awareness.

Within Hatha yoga there are many styles, such as Ananda (gentle postures and controlled breathing), Ashtanga (power yoga focusing on strength and flexibility), Iyengar (longer poses using props to focus on body alignment) and Sivananda (focus is on connecting the body to the Solar Plexus using postures, breathing, dietary restrictions, chanting and meditation).

Spiritually-oriented yoga practices usually include use of mantras and mudras:

* *Mantras* - repetition of sacred sounds for healing, protection and spiritual growth

* *Mudras* - ritual gestures performed with hands and fingers, often used in conjunction with pranayama, to stimulate the body and to increase the flow of prana (Sanskrit word for 'life force') within the body

There are many yoga paths including the following:

* *Bhakti* - path of devotion based on worship of a god or guru

* *Jnana* - path to enlightenment via knowledge using study and meditation

* *Karma* - path to enlightenment based on selfless action

* *Kundalini* - path to awaken untapped energy potential using physical exercise, breath work, meditation, mudras and chanting

* *Raja* - eight-step path to enlightenment based on posture, breath control, meditation and withdrawal of the senses

* *Shakti Naam* - path to remove all mental, physical and spiritual blocks using standing postures with deep breathing to open the meridians (energy channels)

* *Vinyassa* - path to cleanse and recharge the body and focus the mind using standing, seated and inverted postures combined with breath work

This year, I have had the pleasure of joining Naam Yoga in Los Angeles and attending a variety of the great selection of classes available. Naam Yoga also has locations in New York City, Mesa (Arizona), Mexico and several other countries. To learn more, [click here to visit naamyoga.com](http://naamyoga.com).

Thanks for reading Tips For Your Good Health!

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