



Q3 2014 Pinellas Protector eNewsletter



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It's That Time of Year Again!

Greetings, Dear Clients and Friends! In case anyone is thinking that the headline above refers to Halloween approaching, that's not what I meant; but fear not as there are two equally frightening events rapidly approaching:

[* Annual Election Period for 2015 Medicare Advantage and 2015 Part D Drug Plans - this period runs from October 15 through December 7. Plan selections made during the Medicare Annual Election Period will become effective on January 1, 2015. Click](#)

[on this line or scroll down for additional details.](#)

[* Annual Election Period for 2015 ObamaCare health plans - this period runs from November 15, 2014 through February 15, 2015. Enrollment requests must be made by December 15 in order for the selected plan to be effective on January 1. Click or scroll down for additional details.](#)

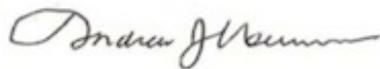
Recently I came across an interesting study of how the success of ObamaCare hinges on participation by our nation's health insurers. For those interested, click on the following link:

[*From Kaiser Health News - A Single Insurer Holds ObamaCare Fate in Two States*](#)

And for health conscious readers, check out this quarter's "[Tips For Your Good Health.](#)"

Plan benefits and monthly premium levels are subject to change every calendar year for Medicare Advantage, Part D and ObamaCare plans. Therefore, it makes sense to review your options annually and if appropriate, make a plan change. Please do not hesitate to reach out to me to schedule a plan review.

Until next quarter,



Andrew Herman, President
AH Insurance Services, Inc.

Quarterly Quotation - The Armor of God

*"10 Finally, be strong in the Lord and in his mighty power.
11 Put on the full armor of God, so that
you can take your stand against the devil's schemes."*

Ephesians 6:10-20 - [click here for the full passage](#)

2015 Medicare Annual Election Period

Medicare Open Enrollment is Fast Approaching

MEDICARE		HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)			
NAME OF BENEFICIARY JANE DOE			
MEDICARE CLAIM NUMBER 000-00-0000-A	SEX FEMALE		
IS ENTITLED TO HOSPITAL MEDICAL	(PART A) (PART B)	EFFECTIVE DATE 07-01-1986 07-01-1986	
SIGN HERE → <u>Jane Doe</u>			

Medicare beneficiaries who want to make changes to their Part D prescription drug plans or Medicare Advantage coverage can do so starting on October 15 during the Medicare's program's annual open enrollment period. [Open enrollment ends on December 7.](#)

On average, monthly premium levels are expected to rise modestly as compared to 2014 levels. But rather than rely on the sticker price of a plan alone, it is important to compare available plan options to make sure you are enrolled in a suitable plan.

The annual open enrollment period is also a once-a-year opportunity to switch to a private Medicare Advantage plan from the traditional Medicare fee-for-service plan or vice versa. Most Medicare beneficiaries opting for traditional Medicare fee-for-service also purchase a private Medigap policy and prescription drug plan.

Insurance companies are allowed to use health underwriting for Medigap coverage, once the Medicare beneficiary's guaranteed issue period has expired.

Enrollment in Medicare Advantage plans continues to grow. As recently reported by the Kaiser Family Foundation, nearly a third of Medicare beneficiaries nationwide are enrolled in a Medicare Advantage plan. By state, Minnesota leads the pack with 51% of the Gopher State's population enrolled in the Medicare Advantage program. [Click here to see the percentage enrolled in your state.](#)

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[Annual Election Period for 2015 ObamaCare Health Plans](#)

Marketplace Open Enrollment

Whether you plan to get covered through the marketplace or not, you'll need to enroll in minimum essential coverage during the annual open enrollment period or qualify for a special enrollment period:

November 15, 2014: 2015 Open Enrollment starts

December 31, 2014: Coverage ends for Marketplace plans bought in 2014

February 15, 2015: 2015 Open Enrollment ends

365 Days a Year: Medicaid and CHIP

Learn more at obamacarefacts.com/obamacare-sign-up.php or by going to the official marketplace healthcare.gov.

The open enrollment period for 2015 ObamaCare health plans is just around the corner. The table above illustrates applicable dates for Marketplace Open Enrollment. Health insurance policies sold off-exchange are subject to the same open enrollment timeline.

Here are a few changes coming in 2015:

* Penalty for not signing up. Per adult, the 2014 penalty is \$95 or 1% of your adjusted gross income, whichever is greater. For 2015, this increases to \$325 per adult or 2% of your adjusted gross income, whichever is greater.

* Maximum out of pocket expenses to the consumer are being increased. Currently for 2014, \$6350 for an individual and \$12700 for a family, are the maximum out of pocket expenses the consumer can be charge. For 2015, these amounts increase to \$6600 for an individual and \$13200 for a family.

* Your current plan might not be available in 2015, or it may have a higher monthly premium level as compared to 2014.

AH Insurance Services, Inc. is busy preparing for the 2015 annual open enrollment period. During this period any change to a current policy can be made as well as signing up for a new policy. We are available to conduct a coverage review at your convenience.

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This story is part of a partnership that includes Capital Public Radio, NPR and Kaiser Health News. It is republished herein courtesy of Kaiser Health News.

Here's a health law pop quiz: Which two states have the least successful Obamacare health insurance exchanges?

You may guess a state in the Deep South where political opposition to the law is fierce. Or maybe Missouri? It passed a state law saying consumer advisors funded by the Affordable Care Act aren't allowed to advise consumers.

In fact, Iowa and South Dakota are the two states where the ACA insurance marketplaces struggled the most. In both, just 11.1 percent of residents eligible for subsidized insurance signed up for it - the lowest rates in all 50 states and the District of Columbia, according to data from the Kaiser Family Foundation. (KHN is an editorially independent program of the foundation.)

What happened in Iowa and South Dakota? The answer lies in commerce, not politics. The individual insurance market in both states is dominated by one insurer, Wellmark Blue Cross and Blue Shield. The company chose not to sell on the ACA exchanges in the first year, locking its consumers out from buying subsidized plans from the company. And it is staying out of the Iowa and South Dakota exchanges for Year 2.

So it's a tough choice for consumers. If they make under 400 percent of poverty, they can get federal subsidies for coverage, but only if they buy on the exchange. Before last year's enrollment, Wellmark had 87 percent of the individual market in Iowa and 73 percent of South Dakota's market.

"It makes the exchange less attractive if a dominant insurer's policies aren't available there," says Larry Levitt, a senior vice president of KFF.

Levitt says the lack of "marketing muscle" from such a big player as Wellmark depressed exchange enrollment in those states in 2014.

"There are a lot of people out there who are eligible for help who aren't getting it," he says, adding that enrollment in those two states would probably get a boost if Wellmark joined the exchange.

The insurance company says selling through healthcare.gov could lead to technical problems and data discrepancies in the enrollment process. Wellmark says that could affect consumer subsidies and eligibility.

"How data is transferred between the system, government entities and ultimately, health insurers continues to be problematic," Wellmark spokeswoman Traci McBee

writes in an email. "Because we rely on this information to serve our members, we need to ensure the information we receive is timely, secure and accurate."

Levitt says data discrepancies do complicate business for insurers, but he doesn't think that would be the overriding factor for the insurer. "There are certainly many insurance companies that have been able to manage that process so far," he says.

Wellmark says despite not selling on the exchange in 2014, it sold more ACA-compliant plans through its website and insurance agents than any of their competitors did in the two states.

Wellmark's Competition in Iowa

Iowa's federal-facilitated partnership exchange has two state-wide insurers - an Aetna company called Coventry Health Care of Iowa, and the nonprofit, consumer-owned CoOpportunity Health.

Cliff Gold, chief operating officer of CoOpportunity Health, says its Iowa enrollees are "decidedly older and less healthy" than its policyholders in Nebraska, and that's partly because Wellmark decided not to join the exchange.

"If one wanted to cleanse their risk pool, there is no better way to do it than to stay off the exchange where presumably lower-income, less healthy people would come on," says Gold.

Gold says Wellmark's decision to allow Iowans to renew non-ACA-compliant plans was the other major factor.

"It keeps a lot of people out of the open market," says Gold. "All of the old plans have medically underwritten people in them, so they're healthier than average risk pools."

Medical underwriting was the process that insurers used to exclude people with pre-existing conditions before the Affordable Care Act. Consumers would have to fill out detailed health history forms, and if an insurer didn't want to take on the risk of someone who had high cholesterol or back pain, it didn't have to. Insurers can't do that anymore under the health law, but they can work to keep customers they already have - and have already screened.

CoOpportunity Health has proposed a 14.3 percent premium rate increase for 2015, which Gold says, is double what it would have proposed had Wellmark canceled its non-ACA compliant policies and entered the exchange. Its competitor in the exchange, Coventry Health Care of Iowa, says its decisions are not swayed by what Wellmark does. The company's president is committed to selling through the exchange in the future. It has proposed an 8.7 percent average premium increase for its plan holders in 2015

Iowa's Insurance Commissioner, Nick Gerhart says he and the governor of Iowa encouraged Wellmark to participate in the exchange, but Wellmark decided not to. "We really don't interfere with those types of decisions," Gerhart says. "[Wellmark] made their decision and we have to respect that."

The commissioner says his division hasn't received consumer complaints about Wellmark's market decisions, and lower income consumers had other plan options. But Gold says Iowans may be paying more for health coverage in the current marketplace as a result - whether it be people in grandfathered plans who aren't getting cheaper coverage through the exchange, or CoOpportunity Health planholders who will pay a higher rate next year.

KFF's Larry Levitt says while Wellmark may have the "luxury" of choosing their marketplace this year, eventually, the non-ACA compliant plans will expire, and the exchange's tax credits will attract more customers. "It's only a matter of time until they come in," he says.

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Tips For Your Good Health

Staying Fit at Work

Recently, a friend noted to me as we were discussing healthy lifestyles that "sitting is the new smoking." I thought about that for awhile and came to the conclusion that it's true! As a culture, we spend an incredible amount of time sitting in our cars, sitting at the work place, and sitting on the sofa watching television.

For people who work at desk jobs, sitting for lengthy times along with a day-long lack of physical activity can take a toll on one's body. If you are self-employed, I strongly recommend adopting the following tips; and if not self-employed I recommend asking the Boss if these tips can be implemented on the job.

Five Things You Can Do At Work For Your Health:

- * Allow Sneakers and Comfortable Clothes
- * Take Walking Meetings with Co-Workers
- * Run, Don't Walk
- * Build Stretch-and-Move Breaks into Meeting Agendas

* 2-Minute High Intensity Stretch-and-Move Every Hour

Practicing the above tips daily will offer an opportunity for productivity improvement and a feeling of well-being throughout the work day.

Thanks for reading Tips For Your Good Health!

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