



Q4 2014 Pinellas Protector eNewsletter



Quick Links

[AH Insurance Services Website](#)

[AH Insurance Services Blog](#)

[Newsletter Archive](#)



Happy New Year to Our Valued Clients and Friends

As we wind down the year, my thoughts turn gratefully to those who have made our progress at AH Insurance Services possible. This year marked the 10-year anniversary of the founding of AH Insurance Services, and I cannot express enough appreciation for my wonderful client base. It truly is a pleasure to serve.

It is with heartfelt sadness that I share the news of the passing of Autumn Mullens, who

was an important contributor to AH Insurance Services in 2009-2010. Autumn performed administrative office duties, and for a short period she rode along and assisted with my in-home sales calls for health insurance. Tragically, she was struck by a car while walking in Largo in October. Autumn, may you rest in peace.

Moving on to matters of health insurance, we are now at the mid-point of the three-month Open Enrollment Period for enrollment into Affordable Care Act (ACA) health plans, better known as ObamaCare. The feds are at their game again, touting the benefits of this program. This month we got to hear from HHS Secretary Sylvia Burwell, who had this to say about the federal Marketplace:

"As we close out 2014, nearly 6.5 million consumers have access to quality, affordable health coverage for 2015 through the federal Health Insurance Marketplace. Even with the holiday, consumers still found the time to shop, start applications and learn about their options."

Ms. Burwell was commenting on the government's new [Weekly Enrollment Snapshot](#) that captures enrollment activity in the 37 states using the HealthCare.gov platform. The Weekly Snapshot shows that from November 15 to December 26, nearly 6.5 million consumers selected a plan or were automatically re-enrolled.

She went on to say that, "We're pleased that nationwide, millions of people signed up for Marketplace coverage starting January 1. The vast majority were able to lower their costs even further by getting tax credits, making a difference in the bottom lines of so many families."

Not surprisingly, Ms. Burwell made no mention of the tens of millions of consumers who now are paying much higher health insurance premiums compared to what they paid before the implementation of the landmark 2010 health care legislation.

Please scroll down and read on for the following:

* Quarterly Quotation

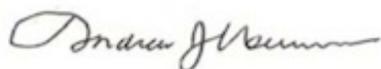
* Re-cap of Our November 2014 Blog Post - ObamaCare by the Numbers

* Tips for Your Good Health

Once again, thanks to all of my clients and partners who have made possible the continued success of AH Insurance Services, Inc.

[Have a Healthy & Happy 2015!](#)

Until next quarter,



[Andrew Herman, President](#)
[AH Insurance Services, Inc.](#)

“Everyone is a genius. But if you judge a fish on its ability to climb a tree, it will live its whole life believing that it is stupid.”

Albert Einstein



GeniusQuotes.net

ObamaCare By The Numbers

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.

One year into the implementation of many of the Affordable Care Act's key features—including Medicaid expansion and the opening of the health insurance exchanges, numbers are coming in regarding new insurance enrollments in the past year.

Figures are from the Centers for Disease Control National Health Interview Survey and the Census Bureau's Current Population Survey. The Current Population Survey gave the estimated percentage of uninsured people in 2013 (13.4% or 42 million Americans), while The National Health Interview Survey gave the estimated number of uninsured people for both 2013 and 2014 and compared the two figures. A preliminary report with figures from January to March 2014 estimates that in 2014 there are 3.8 million fewer uninsured people than in 2013.

However, more concrete numbers were provided by the Heritage Foundation on October 22. The Heritage Foundation found that insurance enrollment in individual market plans increased by 6,254,564 individuals and that Medicaid enrollment

increased by 6,072,651 individuals. This seemingly large increase in insurance coverage is marked, but still not up to the government's predictions for 2014. The increase in insurance coverage, however, is not as great as first glance indicates.

Although there was an increased enrollment in individual market plans of over six million individuals (both on and off exchanges), there was simultaneously a decline of 3,788,978 individuals enrolled in employer-sponsored group plans. Hence the net individual market plan enrollment is only 2,465,586 individuals.

Of the 6.1 million new Medicaid enrollments, 94% occurred in states that implemented Medicaid expansion (26 states plus Washington, D.C.) In 2015, Pennsylvania will implement expanded Medicaid, opening up the program to those making up to 138% of the Federal Poverty Level.

The two most populous states that have not expanded Medicaid are Florida and Texas. States considered most likely to expand Medicaid in the near future include Indiana, Tennessee, Utah and Wyoming.

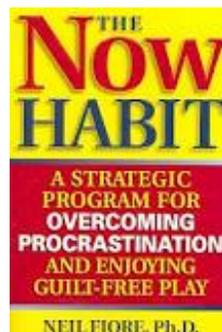
For an "Infographic" showing which states have expanded Medicaid, [click here](#).

Based on the early enrollment figures, I personally cannot see how ACA implementation can be viewed as a success for the nation at large. It occurs to me that had the federal government simply worked with the sole goal of expanding Medicaid, a similar improvement in the nation's insured rate could have been accomplished. I certainly don't disagree with helping lower-income and uninsured Americans gain more security regarding healthcare; but this has come at the lofty price of creating a new system of insurance plans that come with mandated plan benefits and a penalty if you don't buy the goods. Who wants to sign up for that!

[Click here to read the full November 2014 Blog Post.](#)

[Back to Top](#)

Tips For Your Good Health



The Now Habit

For many people, the demands of a busy life can cause stress and lead to a feeling of despair. Due to financial pressures, more and more people are turning into workaholics with less time for their family, health and leisure activities. Unfortunately,

time will tell that working harder and putting in excessive hours into work isn't a viable solution, unless you want to burn yourself out.

Recently I discovered the best-selling *Now Habit*, a book written by top performance coach Neil Fiore. This is a great read for anyone who desires to become more efficient, and ultimately get more satisfaction out of life.

A few of the useful concepts I have learned from Mr. Fiore are as follows:

* Notice your self-talk when faced with a big project or whatever task is at hand. Think about the project and notice what happens - onset of muscle tension, anxiety, creation of self-imposed deadlines such as "I have to finish all of this," etc. Notice how you talk to yourself. If you are saying to yourself "I have to finish," it's a have-to not a want-to.

Finish is in the future and implies that you may not get there, which creates resistance, rebellion, stress and anxiety. So first, make it a point to take note of your usual self-talk.

* Replace, "I have to finish a big important task that's going to take many hours and I'm going to have to do it perfectly and suffer with no fun, no family life, and no balance," with, "I'm choosing to start for 15 minutes on a rough-rough draft and I've got plenty of play and fun in my schedule this week." Swap, "I have to finish," with, "I'm choosing to start at 5 o'clock for 15 minutes."

* Schedule fun time, which paradoxically leads to better work productivity.

Practicing *The Now Habit* will no doubt help you to do more of the things you love.

We hope you benefit from reading our *Tips For Your Good Health!*

[Back to Top](#)

Please add info@ahinsuranceservices.com to your contact list to prevent our eNewsletter from being filtered out by your spam blocker. If you are receiving this Newsletter via U.S. mail, please provide us with your email address so we can send it to you electronically. Using email for transmission saves paper and mailing costs.

If you have questions/comments, call us on 727-397-6932; or visit us online at www.ahinsuranceservices.com.