



INSURANCE SERVICES, INC.

PROTECTING YOUR HEALTH & WEALTH

Quarter 1, 2015

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## Q1 2015 Pinellas Protector eNewsletter



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### *Springtime Wishes for Health and Happiness*

Spring has sprung, and with the changing of the season I have a couple exciting news items to report from our offices in sunny Pinellas County, Florida.

First, Tara Morrison has joined forces with AH Insurance Services, Inc. as a Sales Partner. Tara is a Florida native with many years of experience in the medical billing field. In addition to serving the Medicare market, Tara helps her clients implement cost-effective solutions to meet planning needs related to life insurance, annuities and long

term care. She is a true professional and always puts the needs of her client first.

For a review of existing life policies and/or to consider new options, please [email Tara Morrison](#) or call her on (727) 418-3671. This is a mobile number accepting calls and text messages. [Click here to view Tara's biographical information.](#)

And the second news item, drum roll please... together with a new business partner I am developing a proprietary planning tool for optimization of Social Security retirement benefits. This tool will help users evaluate all available payout options in order to maximize the value of their lifetime benefits. For many people, Social Security is the largest component of income in post-retirement years; therefore it is important to make an educated decision on how to collect monthly retirement benefits.

I will give an update on the new Social Security planning module in the next quarterly Pinellas Protector. In the meantime, [please email us](#) or call on (727) 397-6932 if you have questions about retirement benefit options under Social Security.

Please read on for: Our Quarterly Quotation; final enrollment snapshot for the 2015 ObamaCare Open Enrollment Period; an update on the Supreme Court case challenging the validity of ObamaCare premium subsidies; and our regular feature Tips for Your Good Health

Our mission at AH Insurance Services, Inc. is not just to serve, but to delight! If we have succeeded, please take a moment to post your online Google testimonial ([click here to be directed to Google](#)).

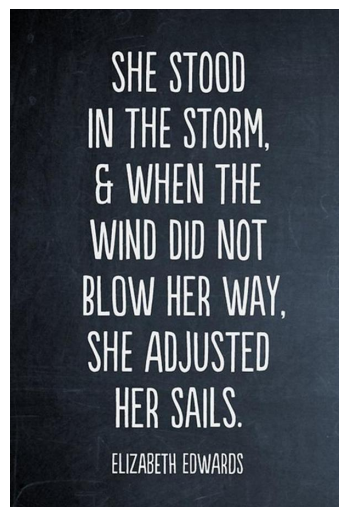
Until next quarter,



Andrew Herman, President  
AH Insurance Services, Inc.

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## Quarterly Quotation



## Final Enrollment Snapshot for the 2015 ObamaCare OEP

The Centers for Medicare & Medicaid Services (CMS) just released the final enrollment snapshot for the 2015 Open Enrollment Period. Since the Open Enrollment Period (OEP) began on November 15, 2014, nearly 11.4 million consumers selected a plan or were automatically re-enrolled through the Federally-facilitated Marketplace (FFM) or State-based Marketplaces (SBM). The following table\* is a snapshot of FFM enrollment during this most recent OEP.

FFM Enrollment Snapshot	Cumulative
Nov 15 - Feb 15	
Plan Selections	8,797,577
Applications Submitted	12,178,433
Call Center Volume	14,406,068
Average Call Center Wait Time	8 minutes 16 seconds
Calls with Spanish Speaking Call Center Representative	1,380,736
Average Wait for Spanish Speaking Call Center Representative	1 minute 22 seconds
HealthCare.gov Users	32,516,835
CuidadoDeSalud.gov Users	1,297,733
Window Shopping HealthCare.gov Users	9,231,474
Window Shopping CuidadoDeSalud.gov Users	277,487

\*This snapshot for the FFM provides a point-in-time estimate. These are preliminary numbers and could fluctuate based on consumers changing or canceling plans or having a change in status such as new job or marriage. In addition, these numbers will change due to ongoing SEPs. This snapshot does not include the consumers who visited, called, shopped or selected a plan through a SBM.

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## Health Law Arguments Offer Few Clues About Supreme Court Decision

By Julie Rovner, Kaiser Health News

3-4-2015 Article Re-published with Permission from Kaiser Health News\*

For the second time in three years, the federal Affordable Care Act went before the Supreme Court Wednesday. And before a packed courtroom, a divided group of justices mostly picked up right where they left off the last time.

Once again, commentators and experts were left to wonder where Chief Justice John Roberts and Justice Anthony Kennedy, considered swing votes in the case, stand. A decision is expected by the end of June.

Unlike in 2012, the current case, [King v. Burwell](#), doesn't challenge the constitutionality of the law's centerpiece that requires most Americans to have health insurance or pay a penalty. In [a 5-4 ruling](#), the court that year decided the law could continue, albeit with a twist: states could elect not to expand Medicaid. But the latest case does challenge another piece that's pivotal to making the law work: Whether tax credits to help moderate-income Americans afford coverage can be provided in the three dozen states where the marketplace is being run by the federal government.

The court's most conservative justices seemed to side with the challengers, who say that a sentence in the law stipulating that tax credits are available only on health insurance exchanges "established by the state" means just that. In other words, credits would not be available in the three dozen states that are using healthcare.gov, the federal exchange.

"If Congress did not mean 'established by the state' to mean what it normally means, why did they use that language?" asked Justice Samuel Alito.

Liberal justices, however, seemed much more comfortable with the Obama administration's argument that the phrase encompasses both federal and state-run exchanges - and that reading the text to allow tax help only on state exchanges runs counter to the rest of the law.

If they were to read the law the way the challengers argue, said Justice Elena Kagan, "there will be no customers and no products" on the federal exchange, because no one would be eligible. "When you're interpreting a statute generally, you try to make it make sense as a whole," she said.

But almost nothing could be gleaned from the questioning and comments of Roberts and Kennedy.

Kennedy had hard questions for both sides. He suggested at one point that withholding tax credits from states that failed to set up their own insurance exchanges could pose "a serious constitutional problem," because it could disrupt insurance markets in states that do not set up their own exchanges. Giving states such an unpalatable choice would be unfair coercion by the federal government, Kennedy said.

But Kennedy also questioned whether, in the absence of more specific language, Congress intended to let the Internal Revenue Service decide how to distribute billions of federal tax dollars. "That's a lot of responsibility," he said. The question specifically before the court is whether the IRS overstepped its authority in interpreting the law to allow tax credits in both state-run and the federal exchange.

Roberts, meanwhile, was uncharacteristically quiet during the nearly hour and a half argument. In 2012, it was the chief justice who surprised many observers by joining the liberals to [find the law constitutional](#) because Congress was using its taxing power.

Outside the court, standing in a light rain, those on both sides predicted victory.

"It looks good for the plaintiffs," said Michael Cannon of the libertarian Cato Institute. Cannon, who helped push the court case - and travelled the country working to persuade states not to set up their own exchanges - said he was pleased by questions about the IRS' interpretation. "It's absurd to give the IRS that kind of authority," he said.

But Elizabeth Wydra of the Constitutional Accountability Center, which supported the

administration's position, said she thought the arguments leaned her side's way. "If the court follows the plain text of the law and prior precedents, then it's clear tax credits are available to all Americans no matter what entity runs the exchange," she said.

\* [Kaiser Health News \(KHN\)](#) is a nonprofit national health policy news service

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## Tips For Your Good Health



### *Eat Right for Your Blood Type*

***Eat Right 4 Your Type*** (Dr. Peter J. D'Adamo with Catherine Whitney) was published nearly two decades ago, yet many people still do not know that our dietary and exercise needs vary based on the four blood types. This fascinating book, [available for purchase on Amazon.com](#), will help you design a total health program that's right for your blood type.

According to the author:

#### **If your blood type is O:**

- Eat meat (high protein, low carbohydrate)
- Cut out wheat and most other grains
- Engage in vigorous aerobic exercise
- Your risk factors for ulcers and inflammatory diseases such as arthritis increase if you eat incorrectly for your type

#### **If your blood type is A:**

- You should be a vegetarian (high carbohydrate, low fat)
- Engage in gentle exercise such as yoga or golf
- Meditate to deal with stress
- Your risk factors for cancer and heart disease increase if you eat incorrectly for your type

#### **If your blood type is B:**

- You should have the most varied diet of all the blood types, one including meat; yours is the only blood type that does well with dairy products
- Engage in exercise such as moderate swimming or walking
- Your risk for slow-growing viruses that attack the nervous system increase if you eat incorrectly for your type

**If your blood type is AB:**

- You have most of the benefits and intolerances of types A and B
- Engage in calming exercises and relaxation techniques
- You have the friendliest immune system of all the blood types

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

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