



Q3 2015 Pinellas Protector eNewsletter



BBB Rating: A+

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Thank you for tuning in to our Quarterly e-Newsletter! This quarter I am pleased to report that AH Insurance Services, Inc. has been accredited by the Better Business Bureau with a rating of A+. It has been quite some time since I've been in school, and it feels rewarding to receive the highest mark.

The 2016 enrollment periods for Medicare Health and Drug Plans and Affordable Care Act (ACA) Health Plans are rapidly approaching. Medicare open enrollment begins on October 15th; and ACA open enrollment begins November 1st. In October, I will be reaching out to current clients to schedule a plan review. Please feel free to contact me first if you would like an appointment early in the season.

You can scroll down to see the 2016 enrollment timelines for Medicare and ACA plans (posted below our Quarterly Quotation).

Earlier this year, the Medicare Trustees announced potential changes to the Medicare Part B Premium and Medicare Part B Deductible for 2016. This issue is concerning, since some people may be hit with a 52% increase in these costs! Apparently, Medicare costs are on the rise even though the feds say there is no inflation and at the moment it seems likely there won't be any 2016 cost of living increase for Social Security benefits. Please scroll down for further details.

Together with our Technology Partner, we are making solid progress on building a proprietary tool to help people who are approaching retirement maximize their Social Security benefits. A longevity calculator will be included, allowing users to determine future life expectancy based on U.S. mortality statistics with adjustments for health status, expected mortality improvement and other factors. If anyone would like a test run, please call or [send your request by email](#).

AH Insurance Services recently partnered with James Spicer (CFP®, CRPC®, CRPS®, CDFATM), a Senior Financial Advisor with Merrill Lynch/Bank of America. [Click here for Jim's Bio and contact information](#), in case you missed it last quarter.

Please be sure to check out our regular feature "[Tips For Your Good Health](#)." This quarter, it's a gut feeling!

Cheers,



Andrew Herman, President
AH Insurance Services, Inc.

Quarterly Quotation

"It took us that long to realize that a purpose of human life, no matter who is controlling it, is to love whoever is around to be loved."

- Kurt Vonnegut, The Sirens of Titan

2016 Enrollment Periods for Medicare and ACA Plans



MEDICARE HEALTH & DRUG PLANS

* The Medicare Open Enrollment Period for 2016 is between October 15 - December 7 for plan effective dates of January 1, 2016.

* During this period changes can be made to your Medicare Advantage (Part C) health plan or your Medicare Part D Drug plan; or you can apply for either of these programs for the first time if you chose not to enroll in the past

* [Click here for the official government booklet explaining Medicare Part C and D Enrollment Periods](#)



ACA PLANS

* November 1, 2015: Open Enrollment starts - first day you can enroll in a 2016 Marketplace plan.

* January 1, 2016: First date 2016 coverage can start.

* January 31, 2016: 2016 Open Enrollment ends.

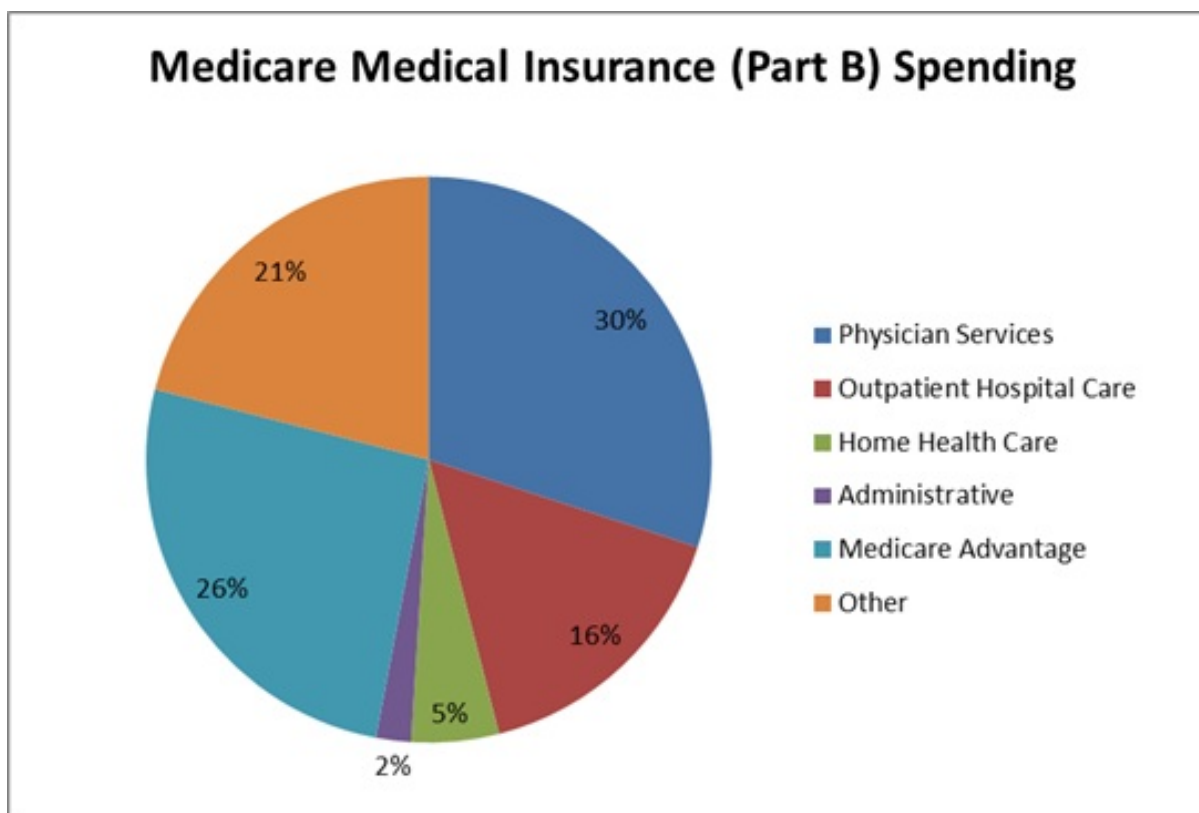
* Note that if you do not enroll in a 2016 plan by January 31, 2016, you cannot enroll in a health insurance plan for 2016 unless you qualify for a Special Enrollment Period.

* Medicaid, CHIP, and SHOP:

- There's no limited enrollment period for Medicaid or the Children's Health Insurance Program (CHIP). You can apply any time.
- There's also no limited enrollment period for small businesses to enroll in SHOP coverage for their employees. You can apply any time.

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Medicare Part B Update



Medicare Part B, the part of Medicare that covers outpatient services and diagnostic testing, may be going up in price next year. In 2015, the Part B premium is \$104.90 for most people and the Part B deductible is \$147; and in 2016 these amounts are proposed to increase up to \$159.30, and \$223, respectively.

The increase in Medicare Part B premium potentially will impact 2016 Medicare beneficiaries in any of the following groups:

- * New enrollees who start Medicare Part B on or after 1/1/2016
- * Enrollees who are billed directly for their Medicare Part B premium (i.e., monthly premium is NOT deducted from Social Security benefits)
- * Enrollees who pay an income-related higher premium

These proposed changes to Medicare Part B would impact approximately 30% of Medicare beneficiaries. A final decision from Medicare is expected in October.

Why only 30% Of Medicare beneficiaries impacted, not everyone?

People who have claimed Social Security benefits and are on Medicare must, by law, have their Part B premiums withheld from their Social Security payments. Except for those paying an income-related higher premium, these Medicare beneficiaries are protected by a "hold harmless" provision mandating that their net Social Security benefits (gross monthly benefit less the Medicare Part B premium) cannot decline from

one year to the next. Normally, this is not an issue because in most years Social Security benefits are increased with a yearly cost of living adjustment (COLA).

What happens when the COLA is zero, as currently is forecast for 2016? As noted above, Medicare beneficiaries having the standard Part B premium deducted from Social Security benefits cannot be required to pay any premium increases. Yet, Medicare costs are increasing; and by law Medicare must collect 25% of Part B expenses from beneficiaries in the form of monthly premiums. Since Medicare cannot increase premiums on the 70% of beneficiaries who are held harmless, in order to achieve the targeted 25% ratio it must collect more from those beneficiaries who are not held harmless.

The Medicare Trustees projected that Medicare beneficiaries not protected by the hold harmless provision would pay 52% more in Part B premiums next year. Those not held harmless include new enrollees to Medicare in 2016, people with modified adjusted gross incomes (MAGI) above \$85,000 (\$170,000 on joint tax returns) and those who haven't yet begun receiving Social Security benefits. Beneficiaries with low-incomes who have their premiums paid by their state are also not held harmless, so state budgets also would be impacted next year.

For those not subjected to the income-related higher premium, the 2016 Medicare Part premium would be \$159.30 (52% increase compared to \$104.90 premium in 2015).

Beneficiaries in the higher income premium groups would have similar percentage hikes, from a range of \$146.90 to \$335.70 a month in 2015 to a range of \$223 to \$509.80 in 2016.

[For additional information, click here for our September 27th Blog Post](#)

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Tips For Your Good Health - It's A Gut Feeling!

While many consider the brain to be the human organ in charge of mental health, evidence is emerging that your gut may actually play a far more significant role.

Mounting research indicates that problems in your gut can directly impact your mental health, leading to issues like anxiety and depression.

Maintaining a healthy diet, including nourishing your gut flora, turns out to be just as important to mental health as physical health. In a very real sense you have two brains, one inside your skull and one in your gut, and each needs its own vital nourishment.

Neurons – including those that produce neurotransmitters such as serotonin – are present both in your brain and your gut. The greatest concentration of serotonin, which is involved in mood control, depression and aggression, actually is found in your intestines! This may be one reason why antidepressants, which serve to raise serotonin levels in the brain, are often ineffective in treating depression.

In a 2014 Journal of Physiology article, [It's a gut feeling: How the gut microbiota affects the state of mind](#), Authors Adam Farmer, Holly Randall and Qasim Aziz explain that it has been only in recent years that the gut and its attendant components have been

found to influence higher cerebral function and behavior. The authors propose that the gut and bacteria contained therein (collectively referred to as the microbiota) can modulate mood and behaviors, and they point to an increasing body of supporting evidence.

In their report, the authors describe the components of gut microbiota and mechanisms by which it can influence neural development and complex behaviors; and they explain how gut microbiota may offer therapeutic intervention across a diverse array of gastrointestinal disorders.

Based on my own personal experience and online research, I offer the following tips that may help to re-seed your gut flora and lead to an improved mental state:

- Reduce sugar intake. Consuming sugar at the level of the typical American diet pretty much guarantees you will have pathogenic bacteria, yeast and fungi in your gut regardless of what beneficial supplements you are taking.
- Eat fermented, unpasteurized foods. Consuming fermented foods is a direct route to optimal digestive health, as long as you eat the traditionally made, unpasteurized versions. Healthy choices include:
 - Fermented vegetables such as kimchi (a traditionally fermented Korean side dish)
 - Lassi (an Indian yogurt drink)
 - Kefir (contains beneficial yeast as well as probiotic bacteria found in yogurt)
- Take a high-quality probiotic supplement, in particular if you are not eating any traditionally fermented foods.
- Avoid eating processed foods and Genetically Modified Organisms (GMOs) whenever possible. GMOs should be avoided as their crops and associated herbicides harm not only the human gastrointestinal and immune systems but also birds, insects, amphibians, marine ecosystems, and soil organisms.

You may want to experiment with different approaches to maximize the types of beneficial bacteria being consumed. Both your mind and body will thank you!

We hope you benefit from reading our [Tips For Your Good Health!](#)

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