



INSURANCE SERVICES, INC.
PROTECTING YOUR HEALTH & WEALTH

First Quarter 2016

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The Pinellas Protector eNewsletter



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INSURANCE SERVICES, INC.
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Happy Spring 2016 To Our Clients and Friends

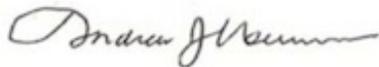
Welcome to the First Quarter 2016 e-Newsletter from AH Insurance Services!

This quarter, we will keep it short and sweet. Our first feature article is re-printed from Kaiser Health News and discusses a special election period for Medicare Advantage enrollees who are adversely impacted by unexpected changes made to the provider network throughout the year.

Next, we have answers to your questions about the Health Insurance Reporting Forms 1095-A, 1095-B, and 1095-C. Note that having Medicare coverage satisfies the individual mandate that Americans carry Essential Health Benefits. If you are on Medicare, do not be concerned if you did not receive the 1095 form (apparently there were some technical glitches this year).

Please be sure to check out our regular feature [*"Tips For Your Good Health."*](#)

Until next quarter,



Andrew Herman, President
AH Insurance Services, Inc.

Quarterly Quotation

"Help me to be the person my dog thinks I am."

- Inspiring Quote from [*HealingCrystals.com*](#)

When Medicare Advantage Drops Doctors, Some Members Can Switch Plans

By Susan Jaffe

[*Kaiser Health News*](#) (A national health policy news service that is part of the nonpartisan Henry J. Kaiser Family Foundation.)

(Article originally published 3/29/2016)

Eliza Catchings has been seeing doctors at the Christie Clinic in central Illinois since 1957. But just after receiving this year's WellCare Medicare Advantage member card, the insurer told her the clinic was leaving WellCare's provider network and she would have to choose new doctors.

"I was terrified," said Catchings, 79, who gets care for diabetes and heart problems. But she was helped by a little-noticed change in federal policy.

Medicare Advantage plans sold by private insurers are an alternative to traditional Medicare, but they cover services only from doctors, hospitals and other providers that are in the insurer's network. Although providers are allowed to drop out of the

plans any time, members can usually change only during the annual sign-up period in the fall. There are exceptions, but until recently losing a provider was not among them.

After insurers dropped hundreds of providers in 2013, the Centers for Medicare and Medicaid Services (CMS) [issued rules](#) giving people a "special enrollment period" to change plans or join regular Medicare if there was a "significant" change in their provider network. The policy took effect last year and applies only to Medicare Advantage members, not to the plans CMS oversees in the health law's marketplaces.

Yet officials didn't explain what they considered significant or what would trigger the option.

In the past eight months, Medicare officials have quietly granted the special enrollment periods to more than 15,000 Medicare Advantage members in seven states, the District of Columbia and Puerto Rico based on provider cuts. These decisions offer important details about how members can get permission to follow their doctors who leave their plans.

The number of beneficiaries affected has ranged from 344 members who lost access to 125 physicians and hospitals (3 percent of the network) in a New West Health Services plan in southwestern Montana to 7,830 members of MMM Healthcare and PMC Medicare Choice, which dropped 268 providers (about 5 percent) in Puerto Rico. Richard Shinto, president and CEO of InnoVaCare, which runs both Puerto Rican plans, said poorly performing doctors were dropped so that the plans could improve their star ratings from CMS.

Those insurers notified CMS about the changes, as required by the government, to make sure the smaller network met minimum standards and members' needs. But Medicare Deputy Administrator Sean Cavanaugh said beneficiaries can also call the government's help line, 800-Medicare, to request permission to leave their plans because they lost their doctors. In rare situations, Cavanaugh said, individual beneficiaries have been allowed to switch plans.

"What we're looking for is whether their selection of a plan was based on a network and the presence of certain physicians and that their selection would've been different" without those physicians, he said.

Yet Medicare does not publicize the option, and few beneficiaries may know about it. Representatives who answered calls last week to Medicare's toll-free number said nothing could be done.

Catchings sought help from Jen Tayabji of the Champaign County Health Care Consumers advocacy group, who then contacted Erin Weir at AgeOptions, the Area Agency on Aging in suburban Chicago.

They took examples of five Wellcare members who could not find new doctors to CMS, which then granted a special enrollment period to several hundred Christie Clinic patients and told WellCare to send them letters.

Miguel Torres, WellCare's senior director for Illinois field sales and marketing, said Christie Clinic terminated its WellCare contract in three rural counties and the company is still trying to replace the 100 doctors the insurer lost. Creating "a competitive network" is a constant focus, he said, "to ensure that our members get the care closest to their homes."

Now Catchings can stay with her long-time doctors at the Christie Clinic.

"Everything's the same," she said, except one thing - she has a Medicare Advantage plan from Coventry.

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Questions and Answers on Health Insurance Forms 1095-A, 1095-B, 1095-C

Along with the health insurance mandate requiring Americans to have minimum Essential Health Benefits, the Affordable Care Act (ACA) has created new tax reporting forms and a required reconciliation process for those receiving ACA health insurance premium subsidies.

Starting early in 2016, you may have received one or more "1095" forms providing information about the health care coverage that you had or were offered during calendar year 2015. These new health care forms provide information needed to file your 2015 income tax return. Similar to the employment-related Forms W-2 and 1099, the new 1095 forms are also provided to the IRS by the entity that provides the form to you.

The 1095 forms are as follows:

- [Form 1095-A, Health Insurance Marketplace Statement](#). The Health Insurance Marketplace (Marketplace) sends this form to individuals who enrolled in coverage there, with information about the coverage, who was covered, and when.
- [Form 1095-B, Health Coverage](#). Health insurance providers (for example, health insurance companies) send this form to individuals they cover, with information about who was covered and when.
- [Form 1095-C, Employer-Provided Health Insurance Offer and Coverage](#). Certain employers send this form to certain employees, with information about what coverage the employer offered. Employers that offer health coverage referred to as "self-insured coverage" send this form to individuals they cover, with information about who was covered and when.

According to the IRS - if you are expecting to receive a Form 1095-A - you should wait to file your 2015 income tax return until you receive that form. However, it is not necessary to wait for Forms 1095-B or 1095-C in order to file.

IRS gives the following explanation of what you will need to do with the 1095 forms:

- You will use the information on these forms to verify that you, your spouse and any dependents had coverage for each month during the year.
- Like last year, if you and your family members had minimum essential coverage for every month of the year, you will check a box on your return to report that coverage. If you or any family members did not have coverage for the entire year, a coverage exemption may apply for the months without coverage. If you or any family members did not have coverage or an exemption, you may have to make an individual shared responsibility payment.

- If you or anyone in your family receives a Form 1095-A from the Marketplace, you will use the information on the form to complete a Form 8962 to reconcile any advance payments of the premium tax credit or to claim the premium tax credit.
- Do not file these forms with your tax return. Keep them in your records with your other important tax documents.

It is critical that you file a Form 8962 with your income tax return if you received a federal health insurance premium subsidy in 2015; otherwise you may be responsible to pay back the subsidy amounts. [Click here to download Form 8962.](#)

For complete details, [please read our March 30th Blog Post.](#)

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Tips For Your Good Health



The Many Health Benefits of Aromatherapy

Recently I purchased an Oil Diffuser that utilizes high-frequency ultrasonic electrical vibrations to create an ultra-fine aromatherapy mist. I am delighted to have discovered the diffuser, along with the world of essential oils! In addition to pleasing the olfactory senses, essential oils have many health benefits -- from killing bacteria to improving mood disorders to combating insomnia. If you are interested in improving the quality of your sleep patterns, read on and be prepared for interesting scientific information to follow.

The medicinal benefits of inhaling aromas have been known by many cultures around the world for thousands of years. Today, using plant extracts and essential oils for their scent is

used in some hospital and clinics as complementary medicine.

Lavender, pictured above, is known to generate a sense of calm, relieve anxiety and help improve sleep. In addition, it promotes cell regeneration.

Recently [*a study was conducted \(published in the Journal of Alternative and Complementary Medicine\)*](#) on adults age 20 years or older, in order to study the effects of aromatherapy used as a treatment for sleep improvement. The intervention consisted of all types of aromatherapy (inhalation, massage, and skin application); and outcomes were measures of sleep improvement (sleeping time, sleep efficiency, quality of sleep, and degree of satisfaction with sleep).

The aroma oils used most often in this study were Lavender and Bergamot. Some of the important findings from the study are as follows:

- The beneficial sleep effects of Lavender, Cypress and Chamomile were verified.
- Beneficial effect of aromatherapy on sleep was smaller than the effect on anxiety, depression and stress; but greater than the effect on pain.
- The effect of aromatherapy on sleep was smaller than that of music therapy, but larger than that of exercise therapy.
- The inhalation method had a larger effect on sleep compared to the massage method.
- Additional research is needed on the types of aromas, intervention time, and intervention period.

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

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