INSURANCE SERVICES, INC.
PROTECTING YOUR HEALTH & WEALTH

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INSURANCE SERVICES, INC.
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Autumn Greetings to Our Dear Clients and Friends

Happy Autumn, Fall, Harvest, Season between Summer and Winter, or whichever term you favor the most!

In this issue, we provide information on enrollment periods for a) 2017 Medicare Health and Drug Plans; and b) 2017 Affordable Care Act (ACA) Health Plans. If you have been keeping up with news on ACA (also known as ObamaCare), you may have heard it's looking like slim pickings this year on the Marketplace!

AH Insurance Services welcomes Katlyn Gorman, our part-time Business Assistant who will be on board during the busy season to help us navigate through successfully. Scroll down to see Katlyn's photo and email address; and do feel free to reach out to either of us with questions or to schedule a plan review.

Earlier this month, I visited beautiful Portland, Oregon; and my foot travels over that city's majestic bridges inspired this quarter's *Tips for Your Good Health*. I crossed two bridges spanning the Willamette River. First I walked the lower level of the Steel, a through truss double-deck vertical lift bridge that opened in 1912; and later that day I traversed the Broadway, a Rail-type bascule bridge that opened in 1913. It is hard to imagine the combination of guts, skill and effort it took to build them!

We wish everyone a peaceful and blessed final quarter of 2016.

Until next time,

Andrew Herman, President
AH Insurance Services, Inc.

Quarterly Quotation

Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade wind in your sails. Explore. Dream. Discover.

- Mark Twain

Introducing Katlyn Gorman! She will be assisting AH Insurance Services during open enrollment to schedule phone consultations and in home meetings for 2017 plans.

Feel free to reach out to Katlyn at the following email address:

katlyn.gorman@ahinsuranceservices.com

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2017 Enrollment Period Update

a) 2017 Medicare Plans

Each year, Medicare's open enrollment period runs from October 15 - December 7. This annual enrollment period relates to Medicare Advantage ("MA", or Medicare Part C plans) including both health and drug coverage, as well as Stand-alone Medicare Prescription Drug Plans ("PDP", or Medicare Part D plans).

MA and PDP plans work on a calendar year basis and can make changes each year to design elements including monthly premium, plan benefits, and which providers and pharmacies are included "in-network." The annual open enrollment period is when all people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.

If you are enrolled in an MA or PDP plan, it is important to review materials sent each year by your plan including the Evidence of Coverage ("EOC") and Annual Notice of Change ("ANOC"). At times, a health or drug plan is terminated by the plan sponsor. When an MA plan is terminated, the Medicare beneficiary will automatically return to Original Medicare if another available MA plan is not selected during either the open enrollment period or the Special Enrollment Period (SEP) provided when a plan terminates..

People covered under Original Medicare (rather than by an MA plan) may buy Medicare Supplement coverage, which is private insurance to fill in out-of-pocket payment gaps left by the Medicare program. Medicare Supplement also is known as Medigap, and this kind of insurance does NOT change the policy benefits with each new year (although the monthly Medigap premium may be increased).

Plan information for 2017 MA and PDP plans will be available on October 1st. The federal government, through its *official Medicare website,* offers plan comparison tools for both Part C and Part D coverage. We can run Medicare plan comparisons for you as a convenience, and of course we can provide specific benefit and cost information on all of the 2017 plans we are offering.

b) 2017 Affordable Care Act (ACA) Health Plans

Open enrollment for 2017 ACA Health Plans runs from November 1, 2016 to January 31, 2017. In order to have a January 1st effective date, enrollment requests must be submitted by December 15th (per the *Health Insurance Marketplace website).*

Many carriers are changing and/or discontinuing existing health plans. If your plan is not being offered next year, in some cases you will be able to purchase a new plan from the same insurance carrier. In other cases, you will need to change insurance carriers in order to have health insurance coverage in 2017.

If you have coverage under an "On-Exchange", or Marketplace Health Plan, it is important that you provide your estimate of 2017 income. Estimates and proof of income (if required) may be submitted to the Marketplace by mail or via your online Marketplace account.

As in Medicare health and drug plans, outside of the open enrollment period for ACA you generally can enroll in a new plan only *if you qualify for a Special Enrollment Period.* You can qualify based on a list of defined life events, such as getting married, having a baby, or loss of your job-based health coverage.

It is also important to note that job-based health coverage may have different open enrollment timelines (check with your employer). Finally, you can apply and enroll in Medicaid or the Children's Health Insurance Program (CHIP) any time of year.

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Tips For Your Good Health

Broadway Bridge

Stepping Outside of Your Comfort Zone

More than a decade ago, I broke out of my comfort zone working full time as an actuary and became a sales agent in order to help people with their Long Term Care, Health and Life Insurance planning needs. My initial focus as an agent was on educating consumers about the likelihood of needing Long Term Care services and the costs for different types of care.

In 2007, at a sales training event conducted in Providence, Rhode Island, the expert instructors

struck a universal chord as they advised the new agents to "do what makes you uncomfortable." That, of course, translated to spending hours and hours on the telephone; and selling as many Long Term Care Insurance policies as possible!

It may not be easy to do what makes you uncomfortable, but stepping outside of one's comfort zone - whatever that may be - often is life-changing. Research studies on healthy aging consistently show a correlation between trying out new things and maintaining good cognitive health. Further, it is a most rewarding feeling to overcome challenges or obstacles that have held us back in the past.

So this year, I've been back on the path of taking "uncomfortable" actions; and a couple notable activities did not disappoint!

First in August, Katlyn joined me for a zip-lining tour over Mobbly Bayou Wilderness Preserve in Oldsmar. In addition to being "zipped" across lakes and through the trees five times, our tour included walking an inclined rope plank from one station post to the highest post for our final run of the day. I wasn't sure if everyone would make it across! I believe I can speak for the whole group in that the adventure was a huge confidence builder.

For anyone interested, click here to visit the website of Empower Adventures.

Then this month, I stepped out as a pedestrian and crossed the Steel and Broadway Bridges in Portland, Oregon. It was the trek over the Broadway that gave me pause, with the 11 foot wide sidewalk being *much* wider than the height of the side railing! Bicyclists whizzing by me did not seem phased at all, and likely chuckled at my deliberate pace. But indeed, I made it over! Maybe on the next trip, I'll ride across on a bike.

Do share your stories of how doing something uncomfortable proved to be worthwhile!

Click here to email us.

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

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