

Health Matters

by Nancy Glicksman



A NEWSLETTER CONCERNING COVERAGE AND BENEFITS

Third Quarter 2017

--- SO MANY QUESTIONS, SO LITTLE ANSWERS ---

- What is happening with the Affordable Care Act?
- How will the possible changes affect me?
- Will premiums continue to rise?
- Will there still be subsidies based on income levels?
- Are preexisting conditions going to be covered?

These are just some of the questions that I have been repeatedly asked. Unfortunately, there is so much that is still unknown. However, in this newsletter, I want to share with you the information that I *do* know.

- ❖ As of today, the ACA will continue to be implemented as it has been in the past.
- ❖ The Republicans unveiled their new healthcare proposal, about which they have been secretive until now. (Please see section entitled "*Secret Healthcare Bill*" for more information on this proposal).
- ❖ The federal government still has not decided whether it will continue with cost sharing reductions and other aspects of the ACA. Similarly, the question remains as to whether the individual mandate to purchase health insurance will be enforced.
- ❖ Insurance companies had to file their new rates with the federal government by June 21st, 2017. Early filings by many carriers are showing double digit rate increases. (For example, in Delaware, Highmark reportedly

requested a 34% increase for marketplace plans in 2018.)

- ❖ Some carriers have indicated that they will not participate in the individual marketplace plans in 2018.
 - ANTHEM BCBS announced last week that it would pull out of Ohio. Unless another insurance carrier steps in, this would leave 18 counties with no providers next year.
 - As a result of financial risk and an uncertain outlook for the individual marketplace, AETNA (including COVENTRY), has decided not to offer individual health products in many states including PA, Ohio and West Virginia for 2018.

Health insurance companies have another federal deadline in August to submit final changes to their plans for 2018. **This means that they can still adjust rates or drop out of the exchanges at that point in time.**

--- UPCOMING WORKSHOP: Medicare Education Seminar ---

This will be held on Wednesday, September 13th from 1:00 pm to 3:00 pm at the Iceoplex at Southpointe, 114 Southpointe Boulevard, Canonsburg, PA 15317. Elaine Cole, Public Affairs Specialist for the Social Security Administration will be presenting. As many of you know who attended last year, Elaine is a dynamic speaker with a wealth

of information. I feel very fortunate to have her share her knowledge with us. She will be reviewing Original Medicare, including eligibility, application process, different parts of Medicare, late enrollment penalties and income related monthly adjustments. Seating will be limited. Please RSVP to reserve space. **NO PLAN SPECIFIC INFORMATION WILL BE PROVIDED.**

Plan to attend if you are approaching Medicare age, if you are presently enrolled in Medicare, or if you have family members or friends that have questions about Medicare. This workshop is OPEN to the public so feel free to invite others. Please call 724-260-0341 for more information.

--- ADDITIONAL WORKSHOPS ---

In the Spring, I organized a workshop on Disability and Supplemental Insurance. I had 2 presenters: Brian Maser from Ameritas Tri-State Area Disability Center, and Andrea Stearns from the Benefits Guidance Group. Brian reviewed the importance of disability insurance, what it is, how it is calculated and how it works, while Andrea discussed different types of supplemental insurance (such as AFLAC, Colonial, Allstate, etc.), the types of plans provided, and pricing for the various plans. This was a very informative workshop and if you are interested in learning more about either of these options, I would be happy to help connect you to these individuals.

I also held a workshop on Health Savings Accounts. Joseph Renaud from HSA Bank explained what an HSA is, who is eligible, advantages, tax savings, and what the process would be to open such an account. Again, this was a very educational workshop.

I would like to offer these types of programs a few times a year to help shed light on issues that are of interest to you. **Please let me know what topics you would like to see addressed.**

I am planning to hold another workshop—hopefully sometime in late October—to discuss the Affordable Care Act and upcoming plans for individuals for 2018. However, before I can do this, I need to see what (if any) changes will be made to the law, and get an idea of how our local insurance carriers will be changing their plan designs and premiums. Please be on the lookout for an email from me in the future regarding the details of this workshop.

--- 2018 ANNUAL ENROLLMENT PERIOD FOR MEDICARE ---

The Annual Enrollment Period (AEP) for Medicare runs from 10/15/2017 – 12/07/2017. During this time, you can change to a different plan, which would become effective the 1st of January 2018.

In September of 2017, current Medicare clients will receive an Annual Notice of Change (ANOC) from their current insurance carrier. The ANOC provides side-by-side grid comparisons of your 2017 and 2018 plans. This document will help you understand any upcoming changes, including any changes to the premiums, copays, coinsurance, deductibles, etc.

Once you receive this, please remember to check in with me, even if you are keeping the same plan.

I want to be sure that you review the plan changes as well as check the formulary (list of medications) to ensure that your prescriptions continue to be covered. If you want to schedule a time to review other options as well, please call my office to schedule an appointment (724-260-0341).

--- 2018 OPEN ENROLLMENT FOR ACA PLANS ---

As of now, it is scheduled to run from 11/01/2017 – 12/15/2017. This is a shorter enrollment period than it has been in the past. The new plans will start in January 2018, as they all run on a calendar year basis.

It is unclear when the new plan designs and premiums will be approved and released. For those of you who currently have an ACA plan, you should hopefully be receiving notices from the insurance carriers. This notice should let you know if the plan is still available, what the new premium will be and the projected changes to the plan designs.

Please remember to call my office (724-260-0341) to schedule a time to review or change your plan. I will be having meetings either in person or by phone, pretty much hourly. My hours during this period will be much longer, usually 9:00am to 9:00 or 10:00pm, and most weekends from 12:00pm to 5:00pm. However, even with these longer working hours, given the shorter enrollment period, I expect to have a full schedule. For this reason, **please schedule an appointment to discuss your plan immediately upon receiving your notice.**

--- STAFF CHANGES ---

As many of you know, Marti-Ann Fairbanks, has worked as my assistant over the past 2 years. She has been wonderful and has been a huge asset to my company. Unfortunately, she has decided to spend more time with her family and other areas of interest and will be phasing out at Blue Peak by the end of the year. She will be around to help with the upcoming open enrollment period and has been training my new assistant, Cathy Delaney, so that the transition will be as smooth as possible.

I feel very fortunate to have Cathy come aboard. I know you will find her very warm, caring and helpful. She will be sending emails with important information, scheduling appointments, and helping me stay organized (particularly during the crazy open enrollment period!). I am looking forward to having you meet Cathy.

--- SECRET HEALTHCARE BILL ---

This new bill was released by the Senate on Thursday, June 22nd. Originally the Senate hoped to vote before July 4th; however, the vote may be postponed. The Senate is reportedly aiming to vote in the coming weeks.

The current draft of the Senate bill would cut back on federal support of Medicaid, eliminate the ACA taxes on the wealthy and insurers, but would keep the ACA subsidies to help people pay for individual coverage.

Based on what I read, the following are some aspects of the proposed bill:

- Continue to cover preexisting conditions. Similarly, insurers would not be allowed to charge higher premiums to those individuals with preexisting conditions.

- Continue to allow children to stay on their parents' plan until age 26 years.

- Offer states the ability to drop some of the benefits required by the ACA, such as maternity and mental health benefits.

- Continue the enhanced Medicaid expansion funding from the ACA until 2021 and then phase it out over three years.

- Maintain the ACA premium subsidies structure, but tighten the eligibility criteria starting in 2020. Only those earning up to 350% of the poverty level would qualify, a reduction from the current eligibility criteria of 400% of the federal poverty level.

The question as to whether this bill will do enough to lower premiums affects the ability for it to have enough votes in the Senate.

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