



I NEED YOUR INPUT

Those of you who know me well clearly know how important customer service is to me. I want to be sure that I am addressing your insurance needs. Your input is very valuable and will serve as a good educational tool for me to gauge my areas of strengths and weaknesses. If you could take a few minutes and honestly respond to the following questions/statements, it will help me to better address your concerns. You can either send this back to me or fax it to 724-260-0586.

NAME (Optional) _____

TYPE OF INSURANCE PURCHASED (Individual, Family, Employer Group) _____

THE MOST CONFUSING PART OF OBTAINING HEALTH INSURANCE WAS...

WHAT WOULD HAVE MADE THE PROCESS EASIER FOR YOU?

WHAT SERVICES DID I PROVIDE THAT WERE HELPFUL TO YOU?

WHAT COULD I HAVE DONE THAT WOULD HAVE BEEN MORE HELPFUL?

ADDITIONAL COMMENTS/SUGGESTIONS

If you are willing, I would appreciate any testimonials, which I could post on my website.

Please send the above survey either with your name or anonymously to me:

Nancy Glicksman | Blue Peak Insurance | 3515 Washington Road, Suite 9B | McMurray, PA 15317
Or, fax it back at 724-260-0586 | THANKS AGAIN FOR YOUR FEEDBACK!

Health Matters

by Nancy Glicksman



A NEWSLETTER CONCERNING COVERAGE AND BENEFITS

VOLUME 1, ISSUE 3

ADULT BASIC COVERAGE IS TERMINATING

Adult Basic, which is a state run program that offers health insurance coverage to low income residents of PA, will be ending on February 28, 2011 due to a lack of funding. Individuals covered by this program may be eligible for Medical Assistance (MA). To see if this is an option, please go to www.compass.state.pa.us and click "Do I Qualify?" or contact PA Department of Public Welfare at 1-800-692-7462.

Other possible options to explore include Special Care, which is a subsidized health plan through PA Blue Cross and Blue Shield. Eligibility is based on income. To get more information and learn if you are eligible, please contact Highmark BCBS at 1-800-544-6679 or on the web at www.highmarkbcbs.com/SpecialCare

You also may be eligible for medically underwritten insurance options that I can tell you about if you do not financially qualify for the options above. Please let me know if I can be of any assistance.

PA FAIR CARE

This is a new health insurance program for uninsured individuals that was developed through the new Federal Affordable Care Act. It is geared towards individuals with a preexisting medical condition and who have been uninsured for at least the past 6 months. For more information, please call 1-888-767-7015, or on the web at www.PAFairCare.com

SMALL BUSINESS HEALTH CARE TAX CREDIT

As part of the Affordable Care Act, this tax break will be available to small businesses with less than 25 full time employees, who earn up to an average of \$50,000 per year. The employers have to pay at least half of the health insurance premium for the employees. If the criteria are met, these small employers will be eligible for a tax credit of up to 35% of the cost of coverage which became effective January 1, 2010. In 2014, this rate is supposed to increase to 50%. Tax-exempt organizations are eligible for a 25% tax credit in 2010 and 35% in 2014. To get more information, please visit www.irs.gov Also; please consult with your accountant regarding how to utilize this credit.

NAVIGATING THE MEDICARE MAZE

The majority of individuals are first eligible for Medicare on the first of the month in which they turn 65 years of age. Some individuals qualify earlier based on specific health conditions or on the 25th month following a disability. The initial enrollment period spans 7 months- three months before, the month of and three months after your 65th birthday. It is best to sign up early to avoid any delays in processing. To apply for Medicare, contact your local Social Security office. If you have questions about Medicare eligibility or enrollment, call Social Security at 800-772-1213 or visit www.socialsecurity.gov

There is generally no fee for Medicare Part A (Hospital Insurance) - this is available to individuals and their spouses who have

worked at least 10 years in Medicare covered employment. Medicare Part B (Medical Insurance) has a monthly premium. It is important to sign up for Part B when you are first eligible or when you stop receiving your group benefits through your employer. Otherwise, you can be assessed a penalty- a 10% increase in your premium for every year you could have received it, but did not, except if you had alternate creditable coverage.

If that is not confusing enough, try grasping Part D (Prescription Drug Coverage). This too has a premium penalty if enrolled late into this program without other creditable coverage. There are certain formularies- lists of covered medications. Also, please be sure to understand the coverage gap, sometimes referred to as the doughnut hole, and how it works. Again, please call me with questions or concerns.

Once you have Medicare Parts A and B, you can enroll in a medigap plan or a medicare advantage plan (Part C). There are strict enrollment periods. To help navigate this confusing maze, please contact me at 724-260-0341. If you are new to Medicare, it is best to start the process 3 months prior to your 65th birthday.

DO YOU UNDERSTAND YOUR HEALTH INSURANCE COVERAGE?

I am going to summarize a few points from my article, which was published in the February/March edition of IN PETERS TOWNSHIP MAGAZINE. Please refer to the full article posted on my website at www.bluepeakinsurance.com

- If you do not have insurance, you need it. An illness or accident can put you in debt for years.
- Learn what options are available to you- group insurance through an employer, individual medically underwritten insurance, government options based on income.
- Understand your policy- know what you have, what is the network of providers, do you have a deductible and how does it work, are there copays and/or coinsurance?
- Be a smart consumer. If possible, does it make sense to switch to a high or higher deductible to reduce your monthly premiums? Can/should you open a health savings account (HSA)? Learn what you can about the health care reform act. Two good resources to access this information are www.irs.gov and Kaiser Family Foundation at www.kff.org
- Perform a yearly checkup. Things are constantly changing- always review what options are available to you.