



Understand Your Options



Debra L. Sears

We are faced with more confusion, more compliance, fewer choices and higher premiums than ever before. However, I have FREE consultations and 39 years of experience to assist you with understanding your options.

Many individuals are receiving a notice that their insurance will end this year. The individual market choice, presently, will be Medica. Their rates were comparable to the industry trend (high) and have requested a 57% premium increase in an effort to continue.

Governor Reynolds, Senator Grassley, Senator Ernst and State Insurance Commissioner Ommen have requested a Stop Gap measure to help Iowans sustain the collapse of the individual health insurance market in Iowa. The collapse is a result of the failure of the Affordable Care Act. We have experienced unprecedented premium increases and higher out of pocket maximums than ever before.

I'm sharing the verbiage from Wellmark explaining the measure. I use them because they have a 95% market share in Iowa and the information is in an easy to understand format.

What is it?

"The State of Iowa has proposed a one-year emergency program for individuals and families who may not have access to health insurance in 2018.

If approved by the federal government, consumers can expect:

1. One plan for everyone who is eligible
2. Financial assistance for everyone based on age and income
3. The same essential health benefits provided under the Affordable Care Act
4. A reinsurance program covering the high-cost of care for Iowa's sickest members—keeping costs down for everyone

To put it simply, Iowa's Stopgap Measure will provide a health insurance option for Iowans in the individual health insurance market."

A decision from Federal government is not expected until late October. I will keep updates on my website with blogs and newsletters.

The small, midsize and large group markets are still strong. It is possible that you are eligible to be considered for the group market, taking you out of the confusion and uncertainties of the individual market all together. I have worked with many Iowa farmers, Veterans and others that could have benefited from this option all along.

As we enter the fourth quarter the over-65 individual market enters the Medicare annual enrollment period, which runs from October 15 to December 7. Wellmark's MedicareBlue RX plan has received five stars – the highest possible rating – from the 2015 Centers for Medicare & Medicaid Services (CMS) StarRating system. It is the only prescription drug plan offered in Iowa and South Dakota – and was only one of three plans nationwide – that received the five-star rating representing "excellent performance." Please visit my website for more details. Call me for an appointment. I'm working with existing clients and their Rx lists to ensure their plan choice for 2018 is best suited for their needs.

I can't stress enough how important it is to know all of your options. You need an experienced agent more now than ever. How you manage your health care risks and liabilities is essential to you and your family's financial / asset protection.

If you are a current client, we thank you for your business, the professional confidence you've placed in us and generations of referrals. If you haven't consulted with us before, we welcome you with personalized service.

*Happy Thanksgiving to you and your family! **

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