



Debra L. Sears

Knowing Your Options IS MORE IMPORTANT NOW THAN IN YEARS PAST

We are entering year eight of the Affordable Care Act and we, as the State of Iowa, are faced with fewer choices and higher premiums than ever before.

Under 65 Years Old

If you are under 65 years old and have an individual policy, you could be in two positions. You could have a pre-ACA plan or you could have a plan that was placed after the law was enacted in 2010. If you have an individual pre-ACA plan, I encourage you to keep your plan in place. If this is your situation, your policy was written with underwriting considerations and was priced accurately. This is not the case currently. If your policy is an ACA policy written January 2014 going forward, you received a letter months ago informing you that your coverage was ending December 31st. You still have choices. They may be limited, as Iowa only has one company offering individual plans for 2018.



Business owners can certainly attract and retain quality employees by offering benefit packages for health, dental, disability and life insurance. You may own a business and have no other employees and meet the eligibility guidelines as a small group and remove yourself from the individual market completely. We are here to help you, please give us a call.

Over 65 Years Old

If you are 65 and older you undoubtedly have Medicare Part A (hospital) coverage. You may still be on an employer group plan either as an employee or the spouse

of an employee. If this is the case and you also have an HSA (health savings account), don't continue to make contributions. The IRS doesn't recognize the difference between Part A or Part B, just that you are on Medicare, making you ineligible to contribute and penalties could apply. If your plan administrator didn't mention this in the employee meetings, please call me. Service and education has never been more needed than now.

There are still several choices available. I want to provide education so that you know and understand what is in your best interest. This is essential for your health care options and your budget.

We have been serving three and four generations of clients over our 40+ years as an independent agency. I owe my success to my clients, as we are 100% referral based. We are invested in your best interest. We proudly serve our Veterans, seniors, individuals, small and large business owners. I thank everyone for the professional confidence that you continue to place in me and my agency.

Call us or email us, we will help you anyway we can!

We wish everyone good health, laughter and peace on earth.

Happy Holidays! *

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