



Debra L. Sears

HEALTH INSURANCE *Has Never Been More Important*

It's a real different time that we are in with health and health care. In my lifetime I have not witnessed a health crisis that compares to our environment today. It's never been more important to take every precaution that we are advised to follow and to maintain your health care coverage. I am going to share some valuable and creditable resources for you on my website and through my weekly blogs.

Small business owners came to me immediately. I have many friends and clients that own small businesses and employ some loyal employees. Some have been shut down to try to protect themselves and their customers. During this time of closure, some arrangement must be made to maintain health insurance. This could be an arrangement between the employer and the employee to keep that existing insurance in place. This could be a marketplace individual policy or a short term plan to bridge a gap between this life-altering event and resuming business as usual as we know it. I am here to help you.

Let me explain the options in the individual market. If you want to explore the marketplace options we can accomplish this together online. A broker-assisted application is highly recommended so that you minimize the possibility of providing information that will result in a large penalty or a subsidy that you will have to return. There will be over a dozen options for plan designs and premiums with Medica and Wellmark. Together, we choose the plan that best suits your family's needs and budget. Enrollment from there is easy and I'm happy to assist.

If you want a short term plan, intended to bridge a gap, they provide up to 36 months coverage. These plans do have health questions and are not guaranteed issue but are great options to consider. Again, we can offer benefit choices and tailor this to your family's needs. This is completed online and over the phone.

We can take care of all of your needs over the phone and the internet. This will help with time management and be compliant with the requests of the authorities and health care providers in not exposing each other.

I am sharing some links to helpful information for your reference concerning the COVID-19:

The Healthiest State Initiatives

info@iowahealthieststate.com This provides information that can be used personally to educate yourself on COVID-19.

Davis Brown Law Firm

<https://www.davisbrownlaw.com/coronavirus-resources.aspx>
The article that Davis Brown made available is an excellent source for individuals and businesses.

Telehealth

During the Coronavirus pandemic, telemedicine can increase access to health care at a time when many patients, like older adults, are being advised to stay home. Keeping potentially infected people out of crowded waiting rooms and away from health care

providers such as doctors, nurses, physician assistants and others can reduce the risk of spreading COVID-19 further.

This week, the Trump administration announced expanded Medicare telehealth coverage to allow beneficiaries to receive a wider range of health care services without the need to travel to a health facility. Clinicians will be reimbursed for providing telehealth services to beneficiaries throughout the U.S.

There are limits to telemedicine. In emergencies such as severe injuries or if you have shortness of breath or experience chest pain or pressure, or when a hands-on physical exam or procedure is necessary, patients will still need to receive in-person care.

Wellmark members now have \$0 cost share from home. Until June 16, 2020, Wellmark will cover the member cost share for all virtual visits with your personal doctor and other in-network providers. You and your covered dependents can get medical and behavioral health care at home at no cost to you with phone or video visits. Please visit DoctorOnDemand.com for instructions.

We also have a treasure in our community with **Dr. Jon Van Der Veer** at **ExemplarCare** - <https://www.exemplar.care> - Please check out his website to learn more about him and the services that he can offer. I feel that his services are a perfect fit for someone who understands the benefits of a HDHP (high deductible health plan). The first several thousand dollars are yours to pay before you have met your maximum out of pocket expenses. He can provide quality, one-on-one medical advice and care at an affordable price. When you are paying your own out-of-pocket expenses, you become a better consumer and can price shop things such as MRIs, etc. Check him out. This is not a recommendation that you forego health insurance, but this is a way for you to maximize your dollars and your time.

We are all in this pandemic together – follow the advice of our leaders – stay safe and healthy. We are here to help you in any way that we can. Please continue to check out my website at Searsinsurance.info for my newsletter and blogs. Our Facebook page – Sears Insurance – will have more frequent postings that we feel you will benefit from reading. We appreciate your business – call us if we can help. *

Learn more about us on our website www.searsinsurance.info, or follow our RSS feed and "like" us on Facebook to receive the most current information.

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