



Debra L. Sears

## NAVIGATING HEALTH CARE *for 2018*

**T**his past year has been filled with uncertainties and changes, not only for the Affordable Care Act, but also the individual states. Most folks know that our choices for individuals under age 65 to purchase health insurance has been dramatically reduced. We have one insurance carrier in Iowa offering coverage and the premiums are unaffordable for the vast majority.

If you are in business for yourself and you are able to meet the eligibility requirements for the small group market, I can prepare a quote for your consideration. The quote will provide you with many options. As an agent, I will help you understand your different network options, plan choices, the benefits, and your true out-of-pocket costs. I recommend this be approached as follows:

**Select a network** - Consider how broad your network needs to be. The more local the network, the less you and your employees pay. Broader networks may work better if your employees live, work or spend long periods of time out-of-state.

**Choose a health plan** - With three distinct plan types, it's easy to see which one best suits your needs. Choose from a simple copay plan, a traditional plan or a high-deductible health plan. These plans are extremely rich in value-added programs and services. I will be posting some of these items in blogs on my website for your convenience.

**Choose a dental and vision plan** - Retaining valuable employees and attracting new ones is important. Combining dental and vision coverage with your medical plan is a low-cost, high-impact way to provide your employees with a comprehensive benefits package.

For small businesses that have not offered employee benefits in the past or for self-employed persons, navigating new enrollment can be a process. As I have mentioned, folks need an experienced agent more now than ever before. There are four easy steps to get you on your way. The enrollment process can be tedious and overwhelming, but we will work with you each step of the way.

**The first step** is to gather documents verifying the employee status. The preferred documents of choice are your most recent Reconciled Employer Quarterly Contribution and Payroll Report (Iowa state tax form 65-5300). If this form is unavailable, it is acceptable for existing employees to submit W-2 forms. New hires would submit a W-4 form and Iowa Centralized Employer Registry Form for employee-level documentation.

**The second step** is for you to provide documentation to verify legal business information, such as employer documentation, provided by you, to verify the legal name, home office location, and

tax identification of your business. Information on all your employer forms, including the secretary of state website, must match to be considered. The preferred documents of choice are your most recent Reconciled Employer Quarterly Contribution and Payroll Report. If this report is unavailable, W-2s and a W-3 will be required. If a W-4 was submitted as the only employee documentation, Wellmark will accept a Form 940, 941, 943 or K1.

**The third step** is supplying the necessary enrollment forms. They consist of the Employer application, the Employee application(s), the Medicare Secondary Payer form and COBRA services forms.

**And the fourth step** is for me to reconcile the payroll report and request any additional information necessary.

Deadlines play a huge role in this process. We have the scheduled deadlines and will be happy to help you transition from your current position to a timeline that is reasonable.

We think it is important to arm your employees with value-added benefits and online tools to help them maximize dollars and time. Productivity goes down when your employees are sick or need time off work to see a doctor. Your employees can see a doctor on their smartphone, tablet or computer from virtually anywhere with Doctor On Demand. Physicians are available 24 hours a day, 7 days a week, 365 days a year, so your employees can schedule their visits before or after their working hours or on holidays if necessary. By registering for myWellmark, your employees can accomplish a variety of tasks online. This makes it easy for your employees to make more informed health care decisions.

There is a lot of change, but we can help you navigate the process. Please visit our site, shoot us an email or give us a call. \*

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