



Debra L. Sears

Spring is Here AND THE FUTURE IS *Looking Bright!*

UNDER AGE 65 INDIVIDUAL UPDATE

Wellmark Blue Cross and Blue Shield of Iowa has an 80-year history of providing individual and family health insurance plans for Iowans. Last year, they worked closely with the State of Iowa to pursue an innovative attempt to address the challenges of the Affordable Care Act (ACA) segment of the

individual market through the Iowa Stopgap Measure. Although federal law was not flexible enough to provide the relief needed to implement the measure, they remained committed to finding a solution.

Therefore, there are several options to provide individual and family coverage in Iowa. The members, the agents, and most recently, Governor Kim Reynolds, and Iowa Insurance Commissioner Doug Ommen, have asked Wellmark to offer individual and family coverage in this market.



To that end, Wellmark will offer fully ACA-compliant products on the public exchange for 2019, assuming there aren't any significant changes to the Affordable Care Act. They will also explore offering additional options outside of the ACA for Iowans, if state and federal rules allow them to do so.

While there is no singular solution to stabilize the entire individual market in 2019, Wellmark will seek to offer options that provide more choice and affordability to Iowans than they have today. Wellmark believes the individual market can be functional once again. They pledge to continue working with state and federal officials, business partners, and other stakeholders to find a solution for all Iowans in the individual and family insurance market.

Sears Insurance will continue to monitor any forthcoming announcements and pass onto you as blog posts soon as we can, so stay tuned! You can follow us at www.searsinsurance.info

HSA UPDATE -The 2018 maximum HSA contribution for individuals with family HDHP coverage was lowered by \$50, from \$6,900 to \$6,850. The IRS did not change the 2018 contribution limit for individuals with individual HDHP coverage; that amount remains at \$3,450. Please work with us and your CPA to maximize your contribution and deduction.

OVER AGE 65 UPDATE

Wellmark now offers dental, vision and hearing coverage options for their Medicare Supplement members in Iowa with NO waiting periods. These benefits can be added all year long to either an existing policy (this does not include SeniorBlue members on Plan J with Drug) or at the time of a new enrollment into a MedicareBlue Supplement plan. To view the plan details and pricing, please give us a call at 515.285.6766.

New benefit for All groups...

The opioid addiction epidemic, one of America's foremost health crises, is considered a leading cause of shortened life expectancy in the United States. The United States accounts for 80 percent of the world's consumption of opioid painkillers and 99 percent of hydrocodone.

Wellmark, in conjunction with pharmacy benefit manager CVS/Caremark™, is strengthening the utilization management (UM) program to encourage clinically appropriate use and greater pharmacist counseling for patients filling an opioid prescription for the first time. This program is intended to ensure smaller quantities of opioids are dispensed for acute (short-term) pain needs and is based on morphine milligram equivalents (MME). The program is not designed to impact members with chronic pain or those undergoing care for serious illness. These prescribing limitations are consistent with guidelines issued by the Centers for Disease Control and Prevention (CDC), National Governor's Association Opioid Briefing and those under consideration by the Iowa legislature in the upcoming session.

Beginning April 1, 2018, all customers will have their utilization management updated with the opioid management program, with zero cost to them. Please contact Sears Insurance with questions. We were again recognized as a Top Producer for 2017. I must say thank you, many times over to my Broker, Greg Saul, and my Office Manager, Debbie (*yes, there are two of us!*) for her diligent work. I also thank my referral networks for the professional confidence you continue to place in me and my agency and the generations of loyal clients and family relationships that have developed over my 40-year career. Call me, text me, email me – I'm always here for you! *

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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