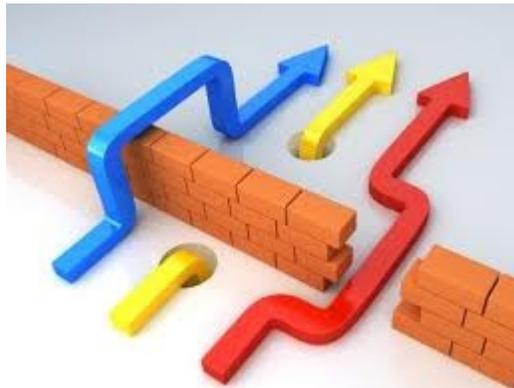


## Health Insurance Renewal Strategy

Politics aside, it appears that “Obama Care” is here to stay. Assurant Health has notified you of your up coming renewal on your existing policy. Most clients are getting about 20% increase in premiums. Assurant gladly pointed out that your existing plan may be renewed due to a Federal Extension through 2015. In fact they have not pointed out, but upon my research, that in fact you *may* be renewed in Texas until a maximum date of October 2016. This is welcome information for some, but not a complete picture of ALL of your options.



## You actually have 3 Individual Health Insurance



### Options !

**Option 1) Renew as is** with the 20% or so increase- This option will delay for 12-18 months the inevitable, that you must pick either option 2 or option 3 a little ways down the road.

## Option 2A) Significant change in your health.

If you are experiencing high medical costs- then we should consider a “high quality” Obama Care plan. Assurant Health currently offers ( hurry it is rumored to be discontinued) a \$0 deductible plan that has immediate coverage for both medical and prescriptions.



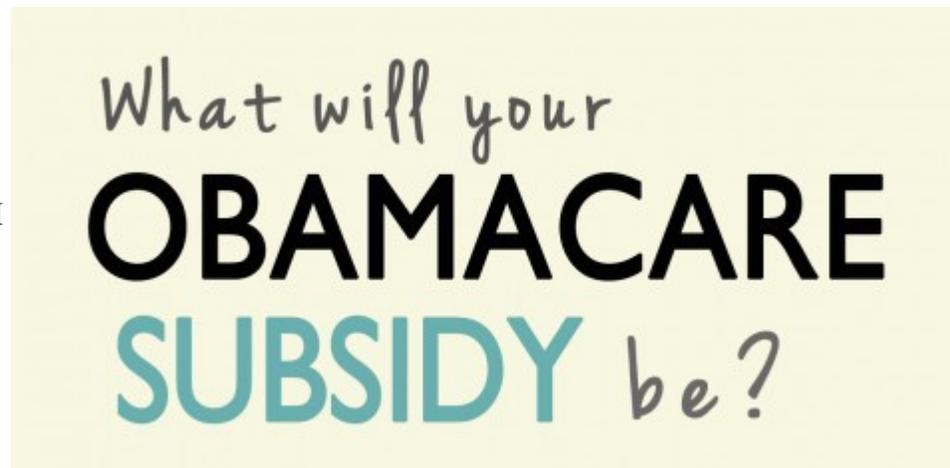
This is the finest plan available and has the same large PPO network ( Aetna Signature). Although this plan will be higher cost in premium, it may be a lower total overall cost due to its excellent first dollar benefits.



NOTE: We can “Mix & Match” so we can upgrade the “sick” person only to save money.

## Option 2B) Subsidy

Option IF you and or your spouse do NOT have ANY access to a group plan at work AND your income is below these numbers, then I can assist you with obtaining a “Obama Care “subsidy to help you pay for a NEW Health Plan.



**WE OFFER THE SUBSIDY PLANS, that way you still get our great agent service....**

**Forbes article said this** *“There is no evidence that the glitches that made the federal and state exchanges such a tragically comic opera last season have been fixed....Consumers report miserable and confusing customer service...a good first step would be to shut down the exchanges, and let **Obama care beneficiaries buy their polices directly from insurance agents, either in person or online**”*



**Keep in mind , that these new plans come both in HMO & PPO styles. The size & type of provider network has a HUGE bearing on the cost and acceptance of the plan. I will carefully advise you on these choices.**

## Option 2B Subsidy Available to this Amount

### Income Requirements for Subsidy Eligibility: Families USA

#### 2013 Federal Poverty Guidelines for the 48 Contiguous States and DC

Note: The 100% column shows the federal poverty level for each family size, and the percentage columns that follow represent income levels that are commonly used as guidelines for health programs.

Data taken from Families USA: <http://www.familiesusa.org/resources/tools-for-advocates/guides/federal-poverty-guidelines.html>

Household Size	100%	133%	150%	200%	300%	400%
1	\$11,490	\$15,282	\$17,235	\$22,980	\$34,470	\$45,960
2	15,510	20,628	23,265	31,020	46,530	62,040
3	19,530	25,975	29,295	39,060	58,590	78,120
4	23,550	31,322	35,325	47,100	70,650	94,200
5	27,570	36,668	41,355	55,140	82,710	110,280
6	31,590	42,015	47,385	63,180	94,770	126,360
7	35,610	47,361	53,415	71,220	106,830	142,440
8	39,630	52,708	59,445	79,260	118,890	158,520
For each additional person, add	\$4,020	\$5,347	\$6,030	\$8,040	\$12,060	\$16,080

**Here is where you should definitely take advantage**

#### ANNUAL GUIDELINES

FAMILY SIZE	PERCENT OF POVERTY GUIDELINE								
	100%	120%	133%	135%	150%	175%	185%	200%	250%
1	11,670.00	14,004.00	15,521.10	15,754.50	17,505.00	20,422.50	21,589.50	23,340.00	29,175.00
2	15,730.00	18,876.00	20,920.90	21,235.50	23,595.00	27,527.50	29,100.50	31,460.00	39,325.00
3	19,790.00	23,748.00	26,320.70	26,716.50	29,685.00	34,632.50	36,611.50	39,580.00	49,475.00
4	23,850.00	28,620.00	31,720.50	32,197.50	35,775.00	41,737.50	44,122.50	47,700.00	59,625.00
5	27,910.00	33,492.00	37,120.30	37,678.50	41,865.00	48,842.50	51,633.50	55,820.00	69,775.00
6	31,970.00	38,364.00	42,520.10	43,159.50	47,955.00	55,947.50	59,144.50	63,940.00	79,925.00
7	36,030.00	43,236.00	47,919.90	48,640.50	54,045.00	63,052.50	66,655.50	72,060.00	90,075.00
8	40,090.00	48,108.00	53,319.70	54,121.50	60,135.00	70,157.50	74,166.50	80,180.00	100,225.00

For family units of more than 8 members, add \$4,060 for each additional member.

### Option 3) Short Term Medical

# Health Insurance

## Short Term Medical Insurance

**IF you are healthy and have no pre existing conditions** that you are concerned about filing a claim for later. IF you want to “bank” on your good health and avoid joining Obama Care & its costs as long as possible, then this is the option for you.

Let me explain: **Short Term Medical Plans are exempt from Obama Care rules and mandates.** They are essentially major medical plans that are “pre Obama Care” type coverage. They can be purchased up to 360 days at a time and should be “synced” to open enrollment. This way if a family member becomes seriously ill or injured, thier Short Term Medical plan will expire during an open enrollment period. The concept is then the balance of the family will re enroll in the low cost Short Term Plan and the “sick” person will then enroll in the “Obama Care” no pre existing major medical plan. This way you only pay the high premiums for those family members who have high medical bills.

### Short Term Medical Plans Do's & Don't s

- 1) they DO have **significantly lower premiums**
- 2) they DO offer large PPO networks
- 3) they DO provide comprehensive coverage
- 4) they Don't provide coverage for Pre Existing Conditions
- 5) they Don't offer mandated free checkups
- 6) they Don't cover other Obama Care stuff that drives up rates like drug, alcohol, mental health, maternity or free birth control
- 7) they Don't automatically renew and must be re enrolled each time period
- 8) they Don't protect you from being “Obama Care Taxed”



## Individual Mandate Penalty Table

	Year 2014	Year 2015	Year 2016	After 2016
income based penalty	1% of income above filing threshold	2% of income above filing threshold	2.5% of income above filing threshold	2.5% of income above filing threshold
minimum penalty amount	\$95	\$325	\$695	\$695 + inflation adjustment

With this said--- taking the tax penalty into consideration, many families making about \$100,000 to \$250,000 a year will end up “ahead”\*\* with the Short Term Medical option.



### Example 45 male, 45 female 2 children living in Bexar County making \$120,000 yr.

Short Term Medical \$3500 deductible	Rate	\$254.18 monthly
Limited Network HMO Plan: \$12,700 deductible	Rate	\$550.00 monthly
Big Network PPO Plan \$6,000 deductible	Rate	\$734.47 monthly
Big Network PPO Plan \$1850 ded. W/ doc & Rx copay	Rate	\$918.84 monthly

rate valid as of 9/19/2014, non smokers children under age of 18 \*\* based upon 2% penalty & that possibly could be waived with hardship exemption



**8am – 5pm M- T- W-Thurs- Friday until 4pm**  
**210-696-7900 800-257-1723**  
**Mark Deschenes Mark Vickers**  
**25 years of health insurance experience**





### Quick Life Insurance Facts;

- Up to \$350,000 coverage available with NO medical exam
- Up to \$250,000 of Accidental Death with no exam or health questions



Up to \$999,000 coverage that includes Terminal, Chronic, & Critical coverage

**What does that mean? IT means the life insurance policy acts like a giant ATM when your really need it.**



**Does your current life insurance pay provide you a large chunk of cash if you need nursing home , assisted living, or at home care?**

**Does it pay you a chunk of cash to take time off to recover from a heart attack , stroke, cancer or other critical illness?**

**IF NOT , WHY NOT?**

**Call 800-257-1723 for a quote today**

