

Greetings. October 1, 2013 marks the official first day of the Affordable Care Act open enrollment period for our new national health insurance mandate. As of January 1, 2014, nearly every American is required to have health insurance. The good news for people with existing serious health problems is that, for the first time ever, they can no longer be turned down or charged extra, as long as they apply during the annual open enrollment period. For 2014, the first open enrollment period is from October 1, 2013 through March 31, 2014.

If you have health insurance now on yourself and your family, you like the coverage, and the cost is affordable to you, there is absolutely nothing you need to do by January 1 to comply with the law. You are in full compliance already.

***ATTENTION: IF YOU  
HAVE AN INDIVIDUAL  
PLAN AND ARE NOT ON  
MEDICARE***

If your plan has been in force without any significant change in coverage since Obamacare was passed on March 23, 2010, your plan is grandfathered. This means you can keep it indefinitely and it won't be subject to any of the new mandatory coverages. You must understand that once you drop your grandfathered plan for another plan, you can't get it back. On the other hand, don't just keep it because it is grandfathered. Check out the new individual plans online.

***CHOOSE A PLAN THAT  
ALLOWS YOU TO GO TO  
THE MAYO CLINIC  
WITHOUT A REFERRAL***

Being able to self-refer to specialists, in my opinion, is a hugely important part of your choice of health plans. Having the choice to self-refer to Mayo Clinic is kind of the gold standard of choice. Blue Cross's Aware network (under the BlueAccess plans) includes that option. If you have an individual plan now through me, you probably have that choice of network. If you shop online, beware of any plans that don't allow you to self-refer to specialists.

***IF YOU WANT TO CHECK  
OUT INDIVIDUAL PLANS***

Go to [www.bluecrossmn.com](http://www.bluecrossmn.com). Go under "Individual & Family Plans" and click on "Shop for a health plan". Go to "Find your health plan" and click on "2014 plans for individuals and families". Click on the county you live in. Check out the various plan options. Reminder: The BlueAccess plans include the Aware network. All plans must meet the coverage requirements of the Affordable Care Act. (Zero deductible for most preventive services. Mandatory maternity, mental health and chemical dependency treatment. Mandatory pediatric dental and vision coverage. Et al.)

***ONCE YOU NARROW  
DOWN A PLAN, CHECK ON  
THE RATES!***

Go to [www.bluecrossmn.com](http://www.bluecrossmn.com). Go under "Individual & Family Plans" and click on "Get a quote and apply". Go under "Use the Find plan tool" and click on "2014 'Find a plan' tool". Check "2014" in the upper right corner, then click on "Get started". Complete the information and follow the prompts on the following screens.

***IF YOU LIKE A PLAN AND  
WANT TO APPLY, OR IF  
YOU WANT OUR OPINION  
ON PLANS YOU ARE  
CONSIDERING***

Call Jack, Mary Jo Hoff or Carol Bechay. Jack can be reached at 952.896.9534, Mary Jo at 952.896.9524 and Carol at 952.896.9536. We can help you narrow down the choices and pick the best plan. You must apply through us if you want us to continue to be your agent. If you apply online for coverage, we can't help you if you have problems.

## **DEADLINES**

You must have us submit your application by the 15<sup>th</sup> of the month to have it effective the first of the month following. If you submit it after that time, it will not be effective until the first of the month after the following month. For example: If you submit your application on December 2, 2013, your plan will be in effect as of January 1, 2014. If you submit your application on December 17, your policy won't be in effect until February 1, 2014.

## **WHAT IF YOU CHOOSE THE WRONG PLAN OR FUTURE COSTS ESCALATE?**

No worries. The good news is that you can change plans as often as once a year during the annual open enrollment period. That event will take place every October 7 through December 15 for a January 1 effective date for calendar year 2015 and beyond.

## **WHAT ABOUT SENIORS 65 YEARS AND OLDER?**

The new law doesn't apply to you because you are eligible for Medicare. You are one of the chosen ones!

## **NEWS FROM MCHA**

They're encouraging people in the Minnesota Comprehensive Health Association (MCHA) to move into an Obamacare product as soon as it is convenient. However, you must move no later than December 31, 2014. Reminder: You must submit your application by the 15<sup>th</sup> of the month prior to the month you want your coverage effective.

## **IF YOU CURRENTLY ARE COVERED BY GROUP INSURANCE AT WORK**

It may not be in your best interest to apply for an individual policy if your employer is paying for part or all of your premium for group insurance. However, it may be beneficial for your spouse and/or children to apply for individual coverage if it is financially to their advantage, (i.e., better coverage for less money). Don't forget about the tax advantages of group premiums when you are deciding.

## **IF YOU ARE AN EMPLOYER WITH 2 TO 50 EMPLOYEES**

And you currently pay for group health insurance, here's some good news. Under Obamacare, your group premium can no longer be surcharged because one or two employees with illnesses drive up your rates. In Minnesota, that could save you 40% or more!

## **WHEN SHOULD I GO TO MNSURE (MINNESOTA'S HEALTH INSURANCE MARKETPLACE)?**

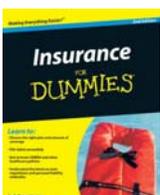
If you qualify for a premium subsidy. You qualify if you earn less than 400% of the federal poverty level. For individuals that amount is \$45,960. For families of four, that number is \$94,200. The amount of credit is based on a sliding scale. The lower your income, the higher the credit. To receive any credit, you must apply through MNsure. (Go to [www.MNsure.com](http://www.MNsure.com) to see if you qualify for a subsidy.)

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*Obamacare. It's the law of the land! It's massive – and it's new. And like any new program, working with it is going to be a learning experience for all of us. Remember though to keep your eyes on the prize – affordable health insurance for everyone regardless of health conditions.*

*All the best!*

*Jack Hungelmann*



Insurance for Dummies second edition, authored by Jack Hungelmann. Buy it online at [www.dummies.com](http://www.dummies.com) or [www.amazon.com](http://www.amazon.com).

