



“Alternative Benefits” News

Brought to you by: Tom Buonanduci

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OPEN ENROLLMENT for <65 Health Plans: Tips & Reminders

Open Enrollment period: Starts Nov 1, until Jan 31st. For those that need individual coverage (or need to make changes) for Jan 1 effective date, applications need to be submitted no later than Dec 15th. If affected by rate increases, coverage and network changes, it makes sense to shop for alternatives and we are glad to help facilitate that process.

Rates & Insurers offering plans: In 2017, we will have 3 Individual insurers in NH offering HMO plans (Anthem, Minuteman and Harvard Pilgrim). Although there will be No PPO's available, two of the insurers will be offering plans that include Massachusetts providers. Although rates are increasing **overall** with each carrier, the amount will vary by plan type, with rate decreases on some plans. Plan designs are also changing in some cases, with different benefits, deductibles, etc.

Renewals: Renewal notices from insurers (and the Marketplace for those on-exchange) are going out this month, so be sure to review these notices for your new rates, coverage and network changes, etc. If you don't receive one by the last week in Oct, call your plan's Customer Service.

Automatic renewals: If satisfied with your plan, provider network and rate change, and nothing has changed from last year, then you may need do nothing to renew (unless you received a letter to the contrary). But just make sure that you make timely payment of your January premium.

Changes applications: If you need to change your plan, covered members, income for subsidy, etc. you can check with your agent for advice and direction. This will save you time and frustration.

Shopping for alternatives: With many changes in plan designs, rates, networks, and now with different plan/ network options “on vs. off” exchange, etc. shopping online can be tricky. Once you select a plan, your application can be taken by phone in minutes or in person where feasible. You will also find a user friendly **shopping & application tool** at www.ABSHealthPlans.com with instant quoting and online applications. If you apply through this link, we at Alternative Benefit Solutions can better assist in following up with the insurer on your behalf, through to a successful enrollment.

We look forward to helping you, your family/friends & associates to have a successful Enrollment period!

“ALTERNATIVE NEWS” \$150 ‘QUIZ’ CONTEST:



The respondent with the first correct answer that we receive by mail or email, wins \$150. Include your name and address in your response.

What recreational activity causes the most bone fractures?

(By participating, winner gives permission to publish his/her name & town in our next issue. Winner limited to twice per calendar year. There was no winner last month!)

Why work with an Agent during ACA Open Enrollment?

Its FREE, and the **rates are the same** as doing it by yourself, without the help of an experienced agent. At Alternative Benefit Solutions, we are working for you!

One Stop shopping for all Individual Plans: Representing all individual plans, we as agents are knowledgeable of the different plans, rates, networks, subsidy issues, difference between On or Off exchange plans (including network differences), etc.

Help make application easy: Applications can be taken by phone in less than 10 minutes on average or face to face where feasible. Plus, we follow up as necessary to help ensure a successful enrollment.

Support throughout the following year: We provide support with making changes year-round, assisting where possible with issues that cannot be resolved with insurer eg. billing claims, etc.

Local, personal support: We help to avoid your need to deal with inexperienced and out of state Marketplace & insurer reps, long waits, lost calls, etc. instead providing personal and timely support, and no hold times. We return calls as soon as possible, as our clients are not just a number, but our #1 priority.

Authorized representative: You can give authorization for us to contact the Marketplace on your behalf for up to the next year. When there's an issue, this can save you time and hassle, and is quick and easy to do. Just let us know if interested.

Flexible, extended hours: To accommodate your schedule, we will be working 7 days, nights and weekends as necessary through open enrollment. So, call, leave a message or email anytime, letting us know when you can be reached.

Our Website, Newsletter and email blasts: We reach out to all our clients as necessary to make sure that you have important updates and information.

Gift card Referrals to clients: Send your family, friends and business associates to us for help, and be sure to have them mention your name so that we can send out a gift/gift card for any referral that we end up quoting. We look forward to serving you!

Voluntourism – Make Your Next Vacation More Meaningful

A new cruise experience made waves this past spring. In April, the first Fathom tour set sail from Miami to the Dominican Republic. Why the buzz? Fathom announced it was the first cruise company to focus exclusively on voluntourism.

Voluntourism is a travel trend whereby vacations include volunteer components, like teaching English, protecting endangered animals, or working in high-need communities. These trips often appeal to globally minded millennials and frequent travelers, who may be looking for more meaningful vacations.

Fathom offers seven-day trips to the Dominican Republic and Cuba. Cruise activities include team-building exercises and training in building water filtration systems or teaching English. There are no casinos or other such amenities, but travelers enjoy traditional Cuban or

Dominican meals and entertainment.

Voluntourism, however, remains a business. Fathom describes itself as a “social impact” travel company rather than a cruise line, but it operates under Carnival Corporation & plc, a company that says it attracts about half the global cruise market. Resort leaders Sandals and Ritz-Carlton Hotel Company also offer voluntourism activities as part of their clients’ vacations.

Critics question the impact of these initiatives, suggesting that participants don’t stay and work in the communities long enough to make a difference. Voluntourism companies, however, say they partner with local organizations and do help. In the final analysis, voluntourism does provide visitors with a new perspective on the host countries – and just perhaps a lesson in global understanding.

ACA HEALTH INSURANCE OPEN ENROLLMENT RESOURCES

For Instant quoting on all Individual plans for 2017, go to ‘HEALTH’ in this user-friendly online quoting & application link, www.ABSHealthPlans.com. Also, click ‘Consumer Resources’, then **Application/PDF Library** for other valuable information. For help, contact licensed agent at **622-5700** or HealthPlanSavings@comcast.net.

Thanks for All Your Referrals!

I succeed when people like you refer me to your friends, neighbors and loved ones. So thanks for continuing to pass this newsletter on to people you care about. Have them mention your name and email address, so that we can send a free gift for referral(s) that we end up sending quotes to.

This Month’s Smile: Funny Food Faux Pas

Have you ever worried about using the wrong fork? Relax.

According to SeriousEats.com and CalorieCount.com, that pales compared to these examples:

In Russia on business, an associate was taken out for an elegant dinner. Offered a selection of meats, but not knowing any Russian, he simply pointed toward the lamb and cried, “Baaah!”

A newlywed hoped to impress her groom with Italian cooking. Unfortunately, in preparing her first lasagna, she didn’t realize she should boil the noodles before baking.

A nine-year-old was proud of herself for making her own toast with fancy blueberry bread, until her mom told her they didn’t have blueberry bread; those dark “blueberry” spots were mold.

Worth Reading

Personality Can Change over a Lifetime ...

By Christopher Soto
NPR Radio

Some people dispute the notion of personality traits, but research increasingly confirms that personality traits exist, and that they help to shape our lives. According to Soto, associate psychology professor at Colby College in Maine, there are five main personality traits, and they can be modified – either gradually over time or by concerted effort – usually for the better. There’s more to learn about personality. As Soto suggests: stay tuned. **More:** <http://tinyurl.com/October-read-1>

Set It and Forget It: How Default Settings Rule the World

By Lena Groeger
ProPublica

It’s time to choose another default setting. Default settings are everywhere, says Lena Groeger, and most of the time we never bother to change them. Some may be simply annoying, with little or no consequences. But the good ones can change habits: Don’t miss Groeger’s story of the school that encouraged kids to eat more salad by changing the salad station’s default location. Not keen on your current life path? Default to action and start by reading this. **More:** <http://tinyurl.com/Nov-good-reads2>

Here’s Why You Don’t Lock Your Bike to a Tree

By John Metcalfe
Citylab

Trees are not good shelter for bikes, apparently. This video shows a thief making off with a bicycle that had been secured to a tree. That didn’t deter the thief, who cut down the tree and removed the bike before loading it onto a scooter and driving away. The result: One cyclist without transportation, and a street without shade. Metcalfe’s point: Secure your bike to a rack and save trees. **More:** <http://tinyurl.com/Nov-good-reads3>

How to Minimize Surprise Out-of-Network Bills

Are you undergoing surgery or an outpatient procedure? Before you schedule your appointment, ensure your health plan covers all the providers who will work on you. There is no ruder awakening than receiving a big out-of-network bill after undergoing a medical procedure.

You may not know that, while your physician may be covered, the anesthesiologist or a radiologist who assists in the operation may not be a member of your health network. The same can hold true for primary care physicians. Consider taking the following steps before you're unpleasantly surprised:

- Each time you schedule an appointment with your primary

care physician, ensure he or she still accepts your health insurance plan. Be sure to ask if the physician is a "network" provider.

- Undergoing lab or radiology tests? Be sure the provider is part of your insurer's network.
- Before you undergo outpatient procedures, call the facility and ask for the names of all providers who will render care. Ensure those providers are in your network. Your insurer's website should be up to date, but don't rely on it. Call your health insurer prior to undergoing a procedure to be sure you won't be surprised by an out-of-network charge. Write down

what is said during the call and the name of the person who spoke to you.

If you do receive an out-of-network charge, call the provider to ensure they billed the insurer correctly. Sometimes providers use the wrong tax identification number, and the insurer considers them out of network. If the charge stands, call the provider and try to negotiate the amount. If you're on a fixed or reduced income, some providers will accept the amount your insurer would have paid or that amount plus a smaller contribution from you.

If you're experiencing network issues, contact your agent to ensure the plan you have now is still the best one for you.

Clean Food Movement Goes Mainstream

These days, grocery store flyers and TV cooking shows are all about "clean" food. According to a recent survey of dietitians conducted by *Today's Dietitian* and Pollock Communications, "clean eating is where it's at."

Diane Quagliani, a nutrition communications consultant quoted in the article, notes: "Clean eaters avoid highly processed foods that contain added sugar and unhealthy fats, as well as artificial ingredients such as preservatives and additives."

While processed foods are a reality, food manufacturers have responded to the clean food movement by paring ingredients and replacing some with better choices. However, read nutrition labels, dietitians say. Many manufacturers' marketing claims are unproven.

Finally, Jenna Bell, senior vice president and director of food and wellness at Pollock Communications, has this simple suggestion:

"Eat foods that you love from all of the food categories, all over the grocery store—in quantities that give you the nutrients you need—and with serving sizes that suit your body size and type. And do all of this with a keen focus on the pleasure of eating."

Monday, Monday: Go Ahead – Trust That

As the '60s group The Mamas & The Papas suggested, Mondays, are, well, you just "can't trust that day."

Bob Nease, however, might disagree. Writes Nease in an article on fastcompany.com, "there are subtle clues in our Monday behaviors hinting that our brains (are) better primed to make decisions than they usually are."

Apparently our brains are designed to run on automatic pilot. Reports Nease: "We're

wired not to be ever-vigilant." But, says Corrie Pikul in *O, The Oprah Magazine*: "People tend to look at Mondays like a fresh start."

So, more people start diets or quit smoking on Mondays than on any other day of the week.

Trust Mondays or not, it looks like they may be good for us after all.

Worth Quoting

This month, some famous quotes on the topic of silence:

We need silence to be able to touch souls.

Mother Teresa

There are times when I have to take, I call it a "silence bath," where I shut off all of the external gadgets. I go walk around, talk to people, and just live life for a while.

Patton Oswalt

Silence is a true friend who never betrays.

Confucius

I wash my hands of those who imagine chattering to be knowledge, silence to be ignorance, and affection to be art.

Khalil Gibran

After silence, that which comes nearest to expressing the inexpressible is music.

Aldous Huxley

Silence is a source of great strength.
Lao Tzu

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Sudoku instructions: Complete the 9×9 grid so that each row, each column and each of the nine 3×3 boxes contains the digits 1 through 9. Contact me for the solution!

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