



# “Alternative Benefits” News

Brought to you by: Tom Buonanduci

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[www.ABSHealthPlans.com](http://www.ABSHealthPlans.com)



## 2018 ACA Open Enrollment Updates

With 2018's Open Enrollment upon us, and expected to be a difficult one for most, following are some important updates in addition to the article to the right that emphasizes the shorter enrollment period in which to act for 2018 coverage.

**-Rates:** As reported in the news, the rate hikes as of Jan 1<sup>st</sup> are unfortunately excessive and unprecedented in our 20 years in the Health Insurance business. Its due in part to ACA's uncertainty and ceased funding of subsidies to insurers.

**-Low income subsidies:** On the positive side, subsidies are expected to be higher (not yet sure by how much), due to the exit of Minuteman from the Exchange. This will help to offset at least some of the rate increases going into effect. Its therefore in everyone's best interest to see if you qualify for the income subsidies to help lower premiums. The adjusted gross income cut-off for eligibility in 2017 was as follows: single: \$48240 couple: \$64960 family of 3: \$81680 family of 4: \$98400 family of 5: \$115,120 So, if you expect to be anywhere close to these cutoffs (or less), let your agent know to see if you will qualify to lower your monthly premiums in 2018 accordingly.

**-Plan Choices:** The plan offerings are relatively slim, with the majority of plan choices offered by Anthem (only carrier offering HSA qualified plans), with only two to three plans offered by Harvard Pilgrim and the Exchange newcomer, Ambetter (the latter is offering no lower cost Bronze nor off-exchange plans).

**-Email Updates to Clients:** With so many affected by changes this year, including plans being discontinued (eg. Minuteman, HPHC's NH Network plans & Belknap county client plans), higher rates, etc., we will communicate as necessary to provide needed information and reminders. Be sure to pay close attention to and save **renewal notices** from your insurer & the Marketplace.

## Know Anyone that Needs Help with their Health Insurance?



If you have any family or friends that need help with Health insurance, we would be glad to help them. Our Clients, referrals & former clients are our “top priority”. Have them call us and remember to have them mention your name & email address, as we send out a **gift or gift card** for any referral(s) that we end up quoting. As always, thanks for giving us the opportunity to help!!!

## Shorter Time To Act for ACA Enrollment & Alternatives, etc.

One thing is clear this year. The deadline for 2018 ACA enrollment is looming. And it will be a shorter period than in previous years.

**Don't procrastinate:** Open enrollment begins on November 1, 2017, and ends on December 15, 2017. All plans are set to take effect on January 1, 2018.

Generally, you can't enroll or change plans after December 15th, unless you have a “qualifying event.” This may include loss of “minimum essential coverage” such as employer plans, Medicaid, or a permanent move to another state; marriage or divorce, etc.

**Don't miss the deadline:** With open enrollment this year brief, rates higher and choices more difficult, be sure you don't miss the deadline. The likelihood of an extension as in past years is unlikely.

**Safety first:** If you enroll through the Health Marketplace and are contacted by phone, ensure the caller is an authorized representative of the Marketplace. Never give your Social Security number, or your credit card or banking information, to anyone other than your agent or someone affiliated with the Marketplace.

**Alternative Plans/Choices:** See page 3 for more information on affordable alternative plan options, including ones that exempt you from penalty, should you miss Open Enrollment, etc.

**Working with Alternative Benefit Solutions:** As always, we will strive to respond to all emails/ calls as soon as possible, but no later than eight business hours even during peak times, like early November and Dec 1 to Dec 15<sup>th</sup>. Contact us if interested in scheduling a phone appointment, including evenings & Sat. or Sun. If we have not yet communicated, contact your us as soon as possible unless you are planning to auto-renew your plan or re-enroll directly thru our new, easy to use enrollment tool @ [www.ABSHealthPlans.com](http://www.ABSHealthPlans.com). Keep in mind that enrolling will likely get more difficult as we get closer to the December deadline, with no extensions expected. We do not want anyone to mistakenly miss out on this once a year Open Enrollment time.

## Make Thanksgiving 2017 Meaningful for Your Children

Thanksgiving marks the beginning of the holiday season, a time for family and friends. As a model for our kids, especially at this time of year, parents need to show them how to mark Thanksgiving in a meaningful way.

Parenting experts encourage us to think about why we celebrate Thanksgiving, and what it means to us personally. As we celebrate the comforts we have, and honor our friends and family, let's talk to our kids about why this is important.

Some suggestions:

Older kids will learn about the history of Thanksgiving at school. But if your family has a wonderful Thanksgiving story, share it with your children. It will make the holiday doubly meaningful.

For many of us, it's a time to give back to those less fortunate. Ask your kids how

they can help others at this time of year. Relax. Your celebration won't send the right message to your kids if you're exhausted and unable to enjoy the holiday yourself.

Ask your children what makes them thankful. Their answers might remind you of what's really important. Last Thanksgiving, the Today Show asked a group of schoolchildren what they were thankful for. Most cited people who were important to them: Police officers and firefighters keep us safe. Family members keep us from being lonely—and cook us meals. Friends give us Pokémon cards—and keep us out of trouble.

Children can also remind us how to say thanks in different ways: hugs, laughter, friendship. These can make Thanksgiving last into 2018 and beyond.

## Worth Reading

### 70 Different Email Sign-offs ...

By Kat Boogaard  
*Themuse.com*

It may be time to say "So long" to standard email sign-offs, like the simple "Best" or even "Thanks" and "Cheers." They're good—they've stuck for a reason—but a bit unimaginative. Now, thanks to Boogaard, we have 70 options. Your sign-off could be something as simple as "goodbye." Or, for friendliness, wish someone a "good day." Express gratitude, with something like "I owe you." Sadly, one useful one didn't make the cut: the definitive "EOM" (end of message.) **More:**

<https://tinyurl.com/email-sign-offs>

### A Neuroscientist Reveals the Most Important Choice You Can Make

By Chris Weller  
*Businessinsider.com*

You don't have to decide where to eat. Instead, choose someone you trust to eat with. They'll make a decision you'll like. No fuss, no muss. Research by neuroscientist Malcolm Cerf found that "just being next to certain people actually aligns your brain with them." The takeaway: save the stress of individual decision making and surround yourselves with people with traits you admire. **More:**

<https://tinyurl.com/choosing-our-friends>

### You Cannot Learn What You Think You Already Know

Patrick Allan

*Lifhacker.com*

As ancient Greek philosopher Epictetus once said, "It is impossible for a man to learn what he thinks he already knows." To learn, you have to admit you don't know something—and someone else does. **More:**

<https://tinyurl.com/admit-stupidity>

### Quick Quiz

Each month I'll give you a new question. Just email me at Email: [HealthPlanSavings@comcast.net](mailto:HealthPlanSavings@comcast.net) or call Ph: (603) 622-5700 for the answer.

What environmental condition causes cold germs to travel farther?

### Open Enrollment

**Resources:** Our website, [www.ABSHealthPlans.com](http://www.ABSHealthPlans.com) is offering a new instant quoting tool and a user-friendly, time-saving enrollment tool for On-Exchange. Included for participating insurers are side-by-side Quote comparisons, Provider & Prescription lookup tools, Benefit Summaries, etc. If you enroll thru our website or at Healthcare.gov, you may be asked if someone helped you, and please enter: **Thomas Buonanduci, NPN# 3539529** and let us know so that we can follow up on your behalf.

### Are You at Risk from 'Insurance Gaps?'

Do you have enough insurance to meet your – and your family's – needs now, and in the future?

If you don't, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That's why we offer a free, no-obligation "Insurance Check-up" to make sure your insurance needs are adequately covered.

We don't try to push anyone into buying insurance you don't need, and we won't waste your time. We just give you the honest facts about your current insurance status.

Just give my office a call at Ph: (603) 622-5700 to arrange a phone appointment.

## Alternative Health Coverage Options

For those that end up between health plans or end up uninsured due to missing open enrollment for Affordable Care Act (ACA) coverage, or those that are waiting for a job offer or who, at age 26, are no longer covered under their parents' plans, here are some options.

A **short-term medical plan** may offer a solution. Affordable temporary or short-term medical coverage can provide some needed coverage until you are able to obtain coverage through other sources.

Also called term health insurance, a temporary health insurance plan will cover spouses and dependents who meet the plan's medical requirements. There is a wide range of features, deductibles,

coinsurance levels, and sometimes a choice of supplemental benefits, to help lower your out of pocket costs, etc. including prescriptions & dental, discount plans, Tele-medicine, etc..

These plans often include doctor networks which provide negotiated prices and savings so its always best to use doctors in these networks.

One caveat: if you have a preexisting condition, you may not qualify to purchase short-term coverage; medical underwriters will determine your eligibility or there may be exclusions /limitations for pre existing conditions.

If you qualify, short-term coverage generally has no waiting period, so you can enroll quickly. Should you drop your coverage, short-term health

insurance plans do not impose penalties, and some plans offer a refund of unused premiums, if requested.

Premiums for such plans may be significantly less than those charged for ACA coverage. Although these plans do not reduce or eliminate the ACA tax penalty, we are working on some other lower cost **catastrophic and short term plans** available that can make you exempt from the ACA penalty.

As noted, health plans as noted here vary widely, so beware of shopping online. At no additional cost to you, Alternative Benefit Solutions can review your ACA options as well as other alternatives as discussed here, to best fit your needs and budget for 2018.

## Your Smartphone Is Calling Your Name

Smartphones offer virtually unlimited access to information, entertainment, and other diversions, but researchers have learned that all this may come at a cognitive cost. A study published in the *Journal of the Association for Consumer Research* found that smartphones may hijack users' attention—even when they're hidden away.

The study revealed that the mere presence of a mobile device can co-opt a person's cognitive resources and decrease available mental capacity, undercutting intellectual performance and leaving fewer cerebral resources available for other thinking tasks.

Study author and University of Texas psychologist Adrian Ward and his colleagues used memory and attention tests to find that, although powered off, smartphones still reduced volunteers' working memory and problem-solving ability.

It seems we just can't stop thinking about our phones, and even a vague awareness of them can sap our brain's energy. Given that smartphones are everywhere today, these findings have significant implications for learning, creativity, and other intellectual endeavors. So put them away. Way away.

### This Month's Sky Watch

Cooking can be stressful. Top chefs know, and have advice on improving your cooking – and your meals. Here are some of their thoughts:

Sample, sample, sample. Tasting during prep ensures that you (and everyone else) will want to eat it. Yes, follow instructions, but don't be afraid to switch up ingredients – within reason. Unless you're a pro, don't change the recipe when baking or making pastry, but it's not a

disaster if you're out of called-for red peppers; use orange ones. (But not green ones as their taste differs, and results may not be as expected.)

Be organized. Have everything ready before you start. Follow a timeline. And don't waste your hard work: Freeze or share leftovers.

Most importantly, enjoy cooking – your family will reap the rewards.

## Worth Quoting

**This month, some famous quotes on the subject of procrastination:**

Never put off till tomorrow what may be done day after tomorrow just as well.

Mark Twain

Procrastination is the art of keeping up with yesterday.

Don Marquis

Procrastination is like a credit card: it's a lot of fun until you get the bill.

Christopher Parker

Procrastination is the thief of time.

Edward Young

Procrastination makes easy things hard, hard things harder.

Mason Cooley

I swing between procrastination and being really thorough, so either way things aren't getting done quickly.

Freema Agyeman

Procrastination is your body telling you you need to back off a bit and think more about what you are doing.

James Altucher

Develop a passion for learning. If you do, you will never cease to grow.

Anthony J. D'Angelo

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**Inside the Newsletter!**

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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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