



“Alternative Benefits” News

Brought to you by: Tom Buonanduci

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www.ABSHealthPlans.com



ACA Individual OPEN ENROLLMENT- Here Again!

2019's Open Enrollment for under 'age 65' Individual plans starts November 1, and runs for just 6 weeks, ending December 15th. Fortunately, unlike last year, plan rates will be dropping, in some cases over 20%. Following is some info related to what's new as of January 1st.

-Plan Choices: Again, there will be 3 insurers, Anthem BCBS, Harvard Pilgrim plus Ambetter participating on the individual Marketplace. There will be quite a few more plan choices being offered this coming year, both On and Off Exchange and with two insurers now offering HSA qualified plans. Harvard Pilgrim will be offering plans in Belknap county again, and Ambetter will not be offering off-exchange plans nor lower cost Bronze plans.

-Rates & subsidies: Subject to final approval, rates on some plans may be dropping as much as over 20% with one insurer, but are expected to be generally lower in NH with all insurers. Subsidy rates are not yet available, but we will again assist in estimating subsidies in an effort to lower your premiums as much as possible.

-Renewals: If you are up for renewal in 2019, we can assist with that, including quoting to find the most suitable plan alternatives, especially where there will be more plans to choose from plus updating your subsidy according to your projected 2019 income, if applicable.

Instant Quoting/Online Enrollment: For those that are inclined to enroll on the Marketplace on their own, **you** can access a more user-friendly link on our website at www.ABSHealthPlans.com (click 'INDIVIDUAL HEALTH'). This will allow us to follow up on your application as necessary. Just let us know that you enrolled so we can follow up on your behalf. If enrolling directly thru the Marketplace site, you can enter the following to retain us as your agent (when asked if someone is helping you):

Agent: Thomas Buonanduci NPN#: 3539529.

Agent support: We help make enrolling, changing plans and renewing easy, saving you time and money, and being available thru the entire year to assist with changes & issues. We can take most applications by phone in less than 15-30 minutes. Contact us at HealthPlanSavings@comcast.net or (603) 622-5700. Weekend and evening phone appointments are available on request.

Know Anyone that Needs Help with their Health Enrollments?



Health | Dental | Medigap | Life

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!!!

Which Should I Choose – Medigap or Medicare Advantage?

Do you know the difference between a Medigap and a Medicare Advantage plan?

If you enroll in a Medicare Advantage plan of your choice, the Advantage plan becomes your insurer (replacing Medicare). The plan sets the rates, determines copays, and chooses doctors in the network, etc. Most plans generally have deductibles, copays, coinsurance, with annual out of pocket maximums over \$4000 to as much as \$7000.

For most Medicare beneficiaries, however, the Medigap plan is preferred, with three out four on average, in NH, enrolled in Medigap plans.

Medigap plans are known as Medicare Supplements. When you choose Medicare Part A & B as your primary insurance, the Medigap plan covers the gap between what Medicare pays and what you pay. You should then purchase a stand-alone prescription plan as well, with plans starting as low as about \$14 monthly (to avoid a lifetime penalty).

With a Medigap plan, if Medicare approves a procedure, Medigap generally pays the difference. With an Advantage plan, your doctor in the **Advantage plan's network** manages your care subject to the insurer agreeing to the procedure.

Advantage plans are the ones that many of the big insurers advertise heavily, promoting their lower premiums and some added benefits. These plans work fine when one is healthy, but not as well when there are chronic issues, considering out of pocket costs, networks restrictions, etc. On the other hand, with a Medigap plan, a subscriber's age is locked in when enrolled (so long as the plan is not changed), helping to control rates in the long run. So, if someone enrolls in an Advantage plan at age 65, then wants to change to a more full coverage Medigap plan later, they could not only be denied due to health issues but would enroll at their then current age (with higher rates in the long run).

Selecting a plan is one of the most important health decisions you will make, in many cases a lifetime decision. So, don't go it alone. An experienced agent can help you to sort this out and determine which plan best suits your needs.

Take This Tech with You to Enhance Your Travels

Not every trip includes cutting the technological cords.

Getting away – whether for business or pleasure – comes with its own technological needs. Here are some tips to ensure you pack accordingly.

Make sure you're able to use your devices away from home. Pack a universal adapter so you can plug your devices in regardless of the local electrical system design.

Remember, though, that you likely won't be spending all your time indoors. Bring a portable charger so your devices are able to capture all your memorable moments. Keychain USB chargers are available that can save you the hassle of finding the right cords.

You also might want to consider purchasing a travel router. Not only will

these help you stay online, but some also act as chargers and adapters.

Be realistic about what work you want to get done on your trip and how you want to do it. Portable keyboards are a compact way to turn tablets and phones into laptops. This means you may not need to sandwich your computer into your carry-on luggage – if you need to bring it at all.

If you do plan on using your tablet often, be sure to take care of yourself, too. Buy a standing case so you don't strain your neck.

Remember to pack for fun as well. An e-reader is a great way to bring a library without adding extra weight to your bags. Invest in some good headphones too, so people know when you're trying to tune out distractions.

Quick Quiz

Each month I'll give you a new question.

Just email me at Email: HealthPlanSavings@comcast.net or call Ph: (603) 622-5700 for the answer.

What do sapphire, opal and topaz have in common?

Loss of coverage for those missing "Open Enrollment":

Remember that missing the ACA Open Enrollment (Dec 15 deadline) may result in having no coverage in 2019 (in many cases*). This applies also to Medicare Part D beneficiaries who have until Dec 7th to enroll or change their Part D Prescription/ Advantage plan.

*eligibility after the deadline would require a qualifying life event, eg. loss of group coverage, marriage, divorce, baby, etc.

Guard Your Medicare Card!

You probably know that Medicare cards are changing to help protect your identity. Your new card will have a new Medicare number that's unique to you, instead of a Social Security number. Unfortunately, con artists may still try to steal personal info like this.

So, what can you do to protect yourself? Guard your card, like a credit card. And don't give your Medicare Number including over the phone. Remember, Medicare never calls you unless you've asked them to.

Watch this short video at www.Medicare.gov/fraud to learn more.

Worth Reading

The Secret to Loving Your Life

By Eric Barker

TheWeek.com

You only get one life to love. This article breaks down the advice of "amor fati" – to not just accept what happens to you, but to learn to love it. The advice is simple: don't waste energy complaining; consider whether what bugs you now will trouble you in the future; remember that a good life, like a good game, requires challenges; be grateful. It's a hard thing to do, but this reminder is a good place to start. **More:** <https://tinyurl.com/worth1>

Making a Holiday Budget

By Miriam Caldwell

thebalance.com

When it comes to preparing for the December holidays, you need a budget. This article provides practical tips for making sure the holiday spirit doesn't run your bank dry. Some useful advice: Make sure you account for all parts of holiday celebrations, not just the gifts. And if you don't have time to make the best budget for this year, that's OK. Winter holidays are an annual event. You can always start saving now for 2019, which means you won't be scrambling this time next year.

More:

<https://tinyurl.com/holbudget1>

Why Your Brain Tricks You into Doing Less Important Tasks

By Tim Herrera

nytimes.com

This Smarter Living post describes the phenomenon of the "urgency effect." In short, people are more likely to do less-important tasks that have a short-term deadline than work on important projects with deadlines that are far away. It's important to know what tasks are truly important and urgent and what you need to disregard. If you're wondering if reading this article will distract you from truly important

Improved Short-term Medical Plans: Coming Soon?

As of October 2018, legislation was passed allowing insurers to offer short-term policies of up to 364 days, and you can renew the same plan for up to three years. Although none are currently available in NH, we are expecting to have some of these plans available in NH again by early in 2019, if not sooner.

These plans may be an alternative for someone who misses open enrollment for the Affordable Care Act (ACA) or who cannot afford ACA coverage because they do not qualify for subsidies. Besides, these plans have in the past been beneficial for temporary life situations eg. if one is between jobs, a recent college graduate, newly divorced, or retired but not eligible for Medicare.

A short-term medical insurance policy can help you bridge the gap between group or other health insurance on the one hand and Medicare or group health at your new job on the other.

What are the pros and cons?

Short-term health plans often take effect within 24 hours of application and premium payment. If you drop a short-term plan, it may impose no penalties and may refund the unused premium. Premiums will likely be lower than for ACA plans, and short-term plans may offer more doctor and hospital options.

However, if you have preexisting conditions, short-term plans either will not accept you or will accept you but exclude those preexisting conditions. Maternity care, preventive and mental health care, prescription drugs, and

substance abuse are benefits that short-term plans generally don't cover. So, its very important to understand the coverage & limitations, exclusions before buying.

Keep in mind that when these plans again become available in NH, we at Alternative Benefit Solutions will make them available for our clients. We can help you to find the best plan and understand the plans coverage & exclusions, at no additional cost.

So, don't hesitate to let us know if you have interest in a NEW Short term medical when they do become available and we will be sure to contact you at that time.

You can reach us at HealthPlanSavings@comcast.net or (603) 622-5700.

Five Steps to an Organized Kitchen

An organized kitchen is a wonderful thing. It can mean the difference between fumbling around in search of that elusive spice and knowing precisely where find it. But where should you begin? To create a streamlined kitchen, try these five steps.

Empty cupboards and drawers. Start by taking everything off your shelves and out of your drawers and placing it all on a table or counter. Once this task is done, wash and clean all storage areas. Now you're prepared to organize.

Sort and subtract. Your next task is to throw away things you don't use. Donate them if you can. Toss them if you can't. Group everything you are keeping into categories.

Plan. Items should be accessible near their point of use, so be intentional as you decide where they will go. Plan to put foods, flatware, utensils, and equipment close to the countertop or table where you will most often use them. Assign rarely used items to places farthest away or less-accessible storage areas.

Add. Choose baskets, turntables, racks, pegboard systems, and other clever kitchen storage solutions to help you keep things in place and easy to reach.

Restock. Lastly, refill your cupboards and drawers, prioritizing as you go.

Information Needed for Marketplace Enrollment

Starting on November 1st, you may be able to enroll in a new health insurance plan. For those eligible, we wanted to share a few items you'll want to gather before you start the enrollment process:

- Your household size (including anyone on your tax return)
- Birthdate(s)
- Your address
- Social Security Number(s)
- Resident Alien numbers (only for

permanent residents)

- Your household income for 2019 or best estimate
- Information on how you file your taxes
- Income and employer information for your household

Having this information ready can save you time when Open Enrollment begins. If you have any questions before then, please give us a call at **(603) 622-5700**.

Worth Quoting

This month, some famous quotes about manners:

The test of good manners is to be patient with the bad ones.

Solomon Ibn Gabirol

Respect for ourselves guides our morals; respect for others guides our manners.

Laurence Sterne

Manners are like the shadows of virtues; they are the momentary display of those qualities which our fellow creatures love and respect.

Sydney Smith

Manners are one of the greatest engines of influence ever given to man.

Richard Whately

Friends and good manners will carry you where money won't go.

Margaret Walker

Manners are a sensitive awareness of the feelings of others. If you have that awareness, you have good manners, no matter what fork you use.

Emily Post



Health | Dental | Medigap | Life



Inside the Newsletter!

ACA Individual Open Enrollment: Here Again!
 Which Should I Choose – Medigap or Medicare Advantage?
 Take This Tech with You to Enhance Your Travels
 And...
 Improved Short Term Medical Plans: Coming Soon?

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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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