



# “Alternative Benefits” News

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## How a Blind Man Taught Himself to See

Daniel Kish is the real-life Batman. Not because he fights crime by night with his vigilante sidekick, but because of his extremely skilled use of echolocation, a process of determining where items are located in a physical space using sound waves and echoes.

It's how bats are able to navigate in the pitch black, and how Kish, blind since he was just over a year old, moves through the world.

Now in his early fifties, Kish has been clicking his tongue since he was two. He never received any formal training on how to use the self-made sounds to create echoes that would help him understand his surroundings; it was a natural instinct that Kish was able to hone an incredible skill, thanks to an innate desire to explore and the absence of any special exemptions due to his blindness. “There was no one to explain it, there was no one to help me enhance it, and we all just kind of took it for granted,” Kish told *Men's Journal*.

Using echolocation, Kish can ride his bike through traffic. He goes hiking by himself. He travels, camps, swims, and dances. He can see without his eyesight.

Kish has attracted worldwide attention for his use of echolocation and the level of independence it has afforded him. His mission now is to share his gift with blind people around the world.

His nonprofit, Visioneers, is focused on equipping the blind with the skills, including echolocation, that they need to become self-confident and self-reliant.

## Free Agent Help @ Open Enrollment



Health | Dental | Medigap | Life

If you have any family or friends that need help finding and enrolling in the best available plan, we would be glad to help out. Just have them give us a call, and remember to have them mention your name & email address, so that we can express our appreciation for any referral(s) that we end up quoting. As always, we appreciate our client's referrals and thank you for giving us the opportunity to help!!!

## Don't Miss This Year's Shortened Open Enrollment

If you're wondering about that tension in the air, it's not because Mercury is in retrograde. It's because thousands of people are struggling with enrolling for or renewing Affordable Care Act (ACA) coverage for 2020.

Yes, we are in open enrollment, that critical time in healthcare from November 1, 2019, through December 15, 2019. Notice anything? The enrollment period is extremely short, so do not delay. Under the current presidential administration, enrollment time is shorter and advertising budgets leaner, meaning more people might miss the enrollment period.

If you fail to act by December 15, 2019, you won't be able to enroll in ACA coverage unless you have had a qualifying event such as a job loss. If you are eligible for Medicaid or the Children's Health Insurance Program, you can apply throughout the year. Although the government has extended ACA enrollment in the past, do not count on that this year. If you miss the ACA deadline, you may purchase other health insurance, but it will not guarantee the kind of comprehensive coverage that ACA plans provide, eg a short term medical plan

If you enroll in a plan during open enrollment, your coverage begins January 1, 2020. We're at the start of the enrollment period, so there's no time to waste! If you enroll online yourself, the HealthCare.gov website can be difficult to use, but there is a more user friendly alternative (see more Open Enrollment Tips on page 2). Working with a licensed health insurance agent who can help you choose the right ACA plan for your medical needs is always the best way to obtain health insurance. Contact us today so you don't miss that looming deadline!

And, for more information and tips on this Open Enrollment, see page 2.

# More Info & Tips about Under-65 'Open Enrollment'

To help facilitate this Open Enrollment for our clients, here is some additional info:

**Rates & subsidies:** After a general reduction of rates in 2019, as much as 20% on some plans, overall rate decreases in 2020 are expected, varying by carrier and plan. Subsidies will again be slightly higher this year, starting at incomes under \$49000 for singles, \$60000 for couples and \$70000 for families. Instant quoting links and agent assistance is available to assist in estimating subsidies in an effort to minimize net premium costs.

**Insurers & Plan Choices:** Again, there will be 3 insurers, Harvard Pilgrim (HP), Anthem BCBS, plus Ambetter participating on the Federal exchange and with HP and Anthem also offering plans OFF exchange. There will be more plan choices being offered, with all carriers offering HSA qualified plans. OFF exchange plans may be suitable for some, eliminating the need to have to work with the

Federal Marketplace. Talk to your agent about pros and cons.

**-Renewals:** Most of those that are up for renewal in 2020 will have two options, ie one to make changes to plans, income (affecting subsidy eligibility), members covered, etc. or automatic renewal for those that like their plan, provider network and renewal price, in which case will need to DO NOTHING. So, review the renewal letter that you get from your insurer (& Marketplace, applicable).

**Instant Quoting/Online Enrollment:** To help facilitate the process, there is a more user-friendly link at [www.ABSHealthPlans.com](http://www.ABSHealthPlans.com) (click 'INDIVIDUAL HEALTH'). Quoting will be available for 2020 by November 1<sup>st</sup>, but possibly the last week in October. Personalized agent support is available by calling (603) 622-5700 or emailing [HealthPlanSavings@comcast.net](mailto:HealthPlanSavings@comcast.net)

## 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 game originated in India, with pieces called infantry, cavalry, elephants, and chariotry?

## Medicare Open Enrollment

Its ongoing, ending December 7, a time to enroll or change a Part D Rx plan or Advantage plan. If you were enrolled in 2019, be sure to review the Annual Notice of Change mailed from your insurer and the renewal letter sent to our clients last month. If any questions, call us at 622 5700.

## Bake Like a Pro This Season

Nothing says happy holidays better than home-baked goodies. And with the holiday season upon us, it's time to roll out the rolling pin.

The best thing about baking is that anyone can do it. Simply follow the recipe exactly as written and you too can bake like a pro. It's chemistry!

Should you want to put your skills to the test, here are a few simple tips to keep in mind:

**Ingredients:** Use ingredients at room temperature. Choose large eggs, unsalted butter, and whole milk, unless the recipe says otherwise.

**Equipment:** Keep cakes from sticking with high-quality pans. Keep cookies from sticking with parchment paper or shiny cookie sheets.

**Achieving perfection:** Combine ingredients only until they are blended and not a second more.

## Worth Reading

### How to Build an Exercise Plan

By Harvard Health Publishing  
*HealthGuide*

A healthy diet includes a variety of good foods, and a healthy exercise plan includes different kinds of activity. Here's some advice to help you meet the recommended national requirements for weekly aerobic, strength, and flexibility exercises. There are also tips about when to buy exercise shoes, what to wear when working out, and when some exercises are more harmful than helpful. **More:** <https://tinyurl.com/worth1119a>

### 10 Ways to Set Healthy Boundaries at Work

By Caroline Castrillon  
*Forbes*

Creating and maintaining a healthy work-life balance is the all-consuming, ever-elusive goal of most workers today. This list addresses the different stages of making boundaries, determining what boundaries need to be set, creating and implementing boundaries, and maintaining boundaries while responding to challenges to them. A key takeaway: while boundaries are personal, they involve many people. Others can help you determine what limits you need, and your team is equally important in helping you maintain them. **More:** <https://tinyurl.com/worth1119b>

### The Ultimate Guide to 3D Printing

By Franklin Houser  
*All3dp.com*

Here's a comprehensive guide about 3D printing. These 101 questions and answers address a wide range of topics including the history of the technology, its uses throughout various sectors, pricing and expenses, and ethical concerns (like the idea that 3D printing can be used to make guns, or that it could be used to replicate human organs). **More:** <https://tinyurl.com/worth1119c>

# Medicare Supplement Plans: Can One Size Fit?

Based on calculations from National Vital Statistics Reports, each day 10,000 baby boomers turn 65 and become Medicare eligible. Americans approaching this key birthday receive a flood of Medicare insurance literature, and the more that's received, the more confused people get.

However, Medicare coverage isn't free. Original Medicare has deductibles, copays, and coinsurance, just like private health insurance. Part A covers hospitalization for up to 60 days with a significant deductible. Part B also requires cost-sharing of at least 20%, just like most private health insurance.

A Medicare supplement policy helps reduce your co-pay, deductible, and coinsurance out of pocket costs. If you're just turning 65, you don't want to wait to choose a Medicare supplement policy. Once you sign up for

Medicare Part B, you have a guarantee issue enrollment period during which there is no medical underwriting nor pre-existing waiting period.

As the 2020 election cycle begins, news reports indicate that some politicians are pushing Medicare-for-all as part of their platform. This approach proposes an expansion to cover all US citizens with the single-payer system, which is now in use for Americans over 65 and certain citizens with disabilities.

In one proposed plan, a supplemental private plan would be available. Another proposed plan would allow a choice between private health insurance and buy-in to Medicare.

Confused? Who wouldn't be? There are many coverage options to understand including Medicare supplements, Advantage plans, and Part D prescription plans... with various time lines that must be followed; important underwriting rules affecting the ability to change plans in the future and why 9 out of 10 seniors in NH have Medicare Supplements (vs. Advantage plans) and other important considerations that can have a long term impact on coverage, network access, rates, plan choices, etc.

Contact your agent so that they can help you navigate the maze of plans available and ensure you find plans that will best suit your current and "long-term" Health needs and budget... and help ensure a happy & healthy retirement!

## How to Shop Smart This Season with These 6 "Tiny" Shopping Habits

Whether you enjoy the adrenaline rush of last-minute holiday shopping or you like to get it done long before the season arrives, this year offers buyers more choices than ever. Try these six smart shopping habits to get the most out of your shopping.

**1) Let technology keep you on track so you aren't stressing and overspending:** For iOS users, relying on an app like GiftPlanner lets you set and balance your budget for each gift. It also helps you bookmark items that you're browsing online. Plus, you can even use it to remind you if you've wrapped the gift or not, by taking a photo and storing the info in the app. Android users can turn to an app like Gift List Diary. You can set a budget for each person on your list. It also allows you to mark when you have purchased a gift and when you have wrapped it. Not only that, you have the ability to share your list with your contacts.

**2) Take advantage of rewards programs when you shop online and in stores:** Rakuten can get you cash-back rewards at many different online stores. Another option is Ibotta. When you provide proof of purchase for certain products, you earn cash-back rewards that you can use for holiday purchases.

**3) Use coupon-tracking browser extensions to save online:** Honey and RetailMeNot Genie (both free) automatically apply coupons that may be applicable to your purchase as you check out. You don't even have to search for the coupons!

**4) If you're shopping for someone who doesn't want or need any more "stuff," go the charitable route:** Pick a charity or cause that you know they would appreciate and make a charitable donation in their name.

**5) Figure out your backup plans ahead of time:** After making your list of gift recipients, pick three potential gifts for each person on your buying list. This way you won't go nuts when the gift you've decided on is maybe too expensive or can't be found.

**6) Reduce the temptation:** If you know you are susceptible to sales and buying more than you probably should, consider leaving your credit cards at home and just take your debit cards or cash when you go shopping for gifts.

## Worth Quoting

**This month, some famous quotes on vision:**

The only thing worse than being blind is having sight but no vision.

Helen Keller

Vision is the art of seeing what is invisible to others.

Jonathan Swift

Leadership is the capacity to translate vision into reality.

Warren Bennis

The best vision is insight.

Malcolm Forbes

Every man takes the limits of his own field of vision for the limits of the world.

Arthur Schopenhauer

Without vision, even the most focused passion is a battery without a device.

Ken Auletta

True originality consists not in a new manner but in a new vision.

Edith Wharton



**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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