

Kimberly Edgar Joins Allen Insurance and Financial



Kim Edgar

Kimberly Edgar of Lincolnville has joined Allen Insurance and Financial as an account manager in the insured benefits division. She will be based in the company's Chestnut Street office in Camden.

A graduate of Empire State College in Hartsdale, N.Y., Edgar brings with her 13 years of experience managing health and ancillary insurance policies for hospitals and physicians offices in New York. Her role at Allen is very similar; she will be providing customer service and sales support for both health insurance and ancillary group benefits.

"I love client interaction and building strong relationships through out the process," said Edgar. "I truly enjoy educating consumers about the financial market of health and ancillary benefits."

Edgar lives in Lincolnville with her husband and son and their two rescue dogs. Outside of work, she enjoys spending time outdoors with her family, preferably near the ocean.

WorkBoat Column: Your Insurance To-Do List

This month, Gene McKeever offers a glimpse into some typical conversations with boat or marina operators.

Among them:

- When you talk with your crew or employees about safety it's not a money thing. It's a safety thing. Stress that you want them to stay healthy and injury free.
- Each time there is a problem that creates a dangerous situation investigate it as fact finding, not fault finding. The investigation will garner much more usable information to help prevent something from happening again.

[See more at WorkBoat.com](http://WorkBoat.com)

Whether Host or Renter, Airbnb Insurance Questions Need Answers

Whether you've listed a room on Airbnb or you've taken on a boarder for extra income, consulting with your insurance agent about what's covered under your [homeowners insurance policy](#) (and what's not covered) is always a good idea.

You may screen your tenants carefully, but it's truly impossible to know whether a guest could steal, damage or vandalize a your property. In addition, an injury on your property could lead to a guest claiming negligence, even if you were not at fault.

[This article at PropertyCasualty360.com](#) outlines additional points for both hosts and guests/renters.

If you have questions, we're here to answer them.

Maine Community Health Options to Issue New ID Cards

Maine Community Health Options, the leading insurer serving Maine people under the Affordable Care Act, announced Wednesday, Aug. 20 that they are issuing all members new ID cards as part of a transition to a new ID card vendor.

MCHO says the new vendor will mean faster turnaround times for members.

Here is an image of the new cards:



Anyone with questions can contact [Anna Moorman](#) at Allen Insurance and Financial.

We are A Best Place to Work in

Maine

Allen Insurance and Financial was recently named one of the 2014 Best Places to Work in Maine. This is the third consecutive year Allen has earned this distinction.

The awards program was created in 2006 and is a project of the Society for Human Resource Management (SHRM) – Maine State Council and Best Companies Group. Partners endorsing the program include: Mainebiz, the Maine State Chamber of Commerce and Maine HR Convention.

This statewide survey and awards program was designed to identify, recognize and honor the best places of employment in Maine, benefiting the state's economy, its workforce and businesses. The 2014 Best Places to Work in Maine list is made up of 70 companies in three size categories: small (15-49 U.S. employees), medium (50-249 U.S. employees) and large (250+ U.S. employees).

Allen's 70 employees puts us in the medium category. [Here is a link to the complete list.](#)

To be considered for participation, companies had to fulfill the following eligibility requirements:

- Have at least 15 employees working in Maine;
- Be a for-profit or not-for-profit business or government entity;
- Be a publicly or privately held business;
- Have a facility in the state of Maine
- Must be in business a minimum of 1 year.

Companies from across the state entered the two-part process to determine the ***Best Places to Work in Maine***. The first part consisted of evaluating each nominated company's workplace policies, practices, and demographics. This part of the process was worth approximately 25% of the total evaluation.

The second part consisted of an employee survey to measure the employee experience. This part of the process was worth approximately 75% of the total evaluation. The combined scores determined the top companies and the final rankings.

Best Companies Group managed the overall registration and survey process in Maine and also analyzed the data and used their expertise to determine the final rankings.

Allen Insurance and Financial and the other companies on the list will be recognized and honored at the Best Places to Work in Maine awards ceremony on Oct. 8 and will be profiled in a special publication by MaineBiz. The final rankings will be announced at the event.

For more information on the Best Places to Work in Maine program, visit BestPlacestoWorkinME.com

WorkBoat Column: The End of a Passenger Vessel and a Business

Each month, Gene McKeever publishes a column in [WorkBoat Magazine](#). In August, he discusses the importance of staying on top of all those little details, especially when you're trying to expand your business.

[Click here for the article.](#)

The Impact of the Affordable Care Act on Workers' Compensation

□The Affordable Care Act does not directly address workers' compensation issues, but some aspects of the health care reform law will most likely have an impact on workers' compensation costs and practices.

Benefits for Workers' Compensation

One of the main goals of the ACA is to provide citizens greater access to health care. Greater access for more people potentially creates two benefits for workers' compensation.

One benefit of greater access to health care is that overall, employees will be healthier, likely leading to a reduction in workers' compensation claims. And if employees are healthier, they will be less likely to remain reliant on workers' compensation with a combination of work-related and other medical conditions, allowing claims to be closed sooner.

Greater access to health care will allow diseases or conditions, such as high blood pressure, to be diagnosed at an appointment with a primary physician rather than in the emergency room after a workplace accident. Diagnosing existing conditions before a workplace accident will help a physician treat injuries more thoroughly, since he or she will know that the patient has it earlier on.

Another benefit of the ACA on workers' compensation is that increased access to health care will help injured employees recover more quickly from workplace injuries, since employees will be healthier from the start. The sooner an injured employee recovers and is back to work, the less you will have to pay for workers' compensation costs.

Effects of a Potential Physician Shortage

The ACA has the potential to increase the costs of some aspects of workers' compensation. Perhaps the biggest potential aspect is the increased demand for physicians.

Because more people will have health insurance, more people will be going to the doctor, straining the current supply of physicians. This could delay initial treatment for an injured employee, cause more time for the employee to be away from work and result in your company paying more in lost wages.

To avoid delayed treatment, your company should enroll in a quality care network and keep those relationships strong. Your medical providers should be carefully selected to ensure that your employees receive quality care in a timely manner

Impact of ACA on Workers Comp

It is still too soon to determine the true effects of the ACA on workers' compensation. However, some things can be predicted.

The shift to electronic health records (EHRs) from paper records is a key feature of the ACA. There are benefits, such as reduced paperwork and paperwork errors, but also risks, such as the ever-present threat of a data breach and loss of patient information. But overall, the use of EHRs is expected to improve health care and help keep track of a patient's health history.

The ACA also provides employers with incentives to implement a workplace wellness program. Employers can pay a reduced rate for health insurance by introducing a wellness program. An increased focus on wellness would help employees improve their health and lifestyles and avoid workplace injuries.

We Are Your Workers' Compensation Resource

Workers' compensation combined with the ACA is a difficult landscape to navigate. Allen Insurance|Financial is here to guide you and help you understand this new terrain, so contact us today to learn more about the ACA.

This Work Comp Insights is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel or an insurance professional for appropriate advice. © 2014 Zywave, Inc. All rights reserved.

Welcoming Amanda Corson



Amanda
Corson

Amanda Corson has joined L.S. Robinson Co. insurance of Southwest Harbor as a personal insurance account executive.

A Bar Harbor native, Corson is a graduate of MDI High School and the University of Maine in Orono. She holds the ACSR (Accredited Customer Service Representative) and AAI (Accredited Advisor in Insurance) designations and brings 17 years of insurance experience to L.S. Robinson.

Outside of work, Corson enjoys gardening, running and supporting her children's activities at MDI High School. She lives with her family in Trenton, where her husband Steve is the fire chief.

L.S. Robinson Co. has served the insurance needs of Mount Desert Island families and businesses since 1932. An independent agency that is now part of the employee-owned Allen Insurance and Financial, L.S. Robinson also offers health & life insurance and financial and retirement planning services from offices at

Investing in Community: P.A.W.S Animal Adoption Center



Pictured here, from left, are Joelle Albury, P.A.W.S. Director of Development, Karen Reed, Allen Insurance and Financial and Amie Hutchison, P.A.W.S. Executive Director.

Allen Insurance and Financial has made a donation in support of the P.A.W.S. Animal Adoption Center's capital campaign for the organization's new home on John Street in Camden.

"Allen Insurance and Financial is a longtime supporter of P.A.W.S.," commented Amie Hutchison, Executive Director of P.A.W.S. "We are grateful for their help with our Capital Campaign."

P.A.W.S. Animal Adoption Center provides a safe, caring environment for homeless and abandoned dogs and cats until they can be placed with loving families. P.A.W.S. serves the towns of Camden, Rockport, Lincolnville, Belfast, Northport, Searsmont, Liberty, Islesboro and Swanville. For more information about P.A.W.S. and its Forever-Home Capital Campaign visit the center at 146 Camden Street in Rockport or www.pawsadoption.org.

Allen Insurance and Financial is an personal and business insurance, employee benefits, and financial services agency with offices in Rockland, Camden, Belfast and Southwest Harbor. In 2014, the company is proudly celebrating 25 years of employee ownership.

WorkBoat Column: Communication is Key

Each month, [Gene McKeever](#) publishes a column in [WorkBoat Magazine](#). In July, he discusses the importance of communication. [Click here for the article.](#)