

Report: Harvard Pilgrim Health Care Likely to Join Maine Health Insurance Marketplace

A report in the Portland Press Herald Friday, April 4 says Harvard Pilgrim Health Care is likely to join Maine Community Health Options and Anthem Blue Cross in the Maine health insurance marketplace (as required by the Affordable Care Act). The deadline is May 31 for companies to file paperwork for marketplace participation in 2015.

[Click here for the article.](#)

Dan Bookham Interviewed by WABI-TV

Allen Insurance and Financial, along with Consulate General of Canada in Boston, Emera Maine, sponsored a [Canada Day](#) event put on by the Maine International Trade Center Thursday at Husson College.

The conference focused on ways to improve an already strong relationship of commerce, involving goods and people, between Maine and Canada.

WABI-TV in Bangor covered the event. [Click here for the link to the video.](#) Look for [Director of Business Development Dan Bookham](#) at the end of the video.

Got Safety Training?

Employee training is an important part of your safety program no matter what your industry. MEMIC, the Maine workers compensation insurer, provides workshops and webinars covering a variety of subjects. These are free of charge to MEMIC policyholders.

Upcoming webinars include (one hour, 10 a.m. start time):

- Restaurant Safety, Thursday March 27
- Workplace Violence Prevention, Thursday April 10
- Back Injuries: The Little Things that Make a Big Difference, Thursday April 17
- Serve Up Safety: Injury Prevention in the Hotel Industry, Thursday May 8
- Creating the Right Balance of Light in the Workplace, Tuesday May 20

[Find out more at the MEMIC safety blog.](#)

Affordable Care Act: Deadline for 2014 Coverage is Monday, 3/31

What does it mean if you miss the March 31 deadline for signing up for health insurance as required by the Affordable Care Act?

For one thing, there is a financial penalty if you don't comply with the law. According to [a handy Q&A from Kaiser Health News](#):

For individuals, the penalty this year is the greater of either \$95 or up to 1 percent of the portion of the person's modified adjusted gross income that exceeds \$10,150, which is the level that requires you to file a tax return. That rises to \$695, or 2.5 percent of income, by 2016. For families this year the penalty is \$285 or 1 percent of the portion of modified adjusted gross income over \$20,300. That will grow in 2016 to \$2,085 or 2.5 percent of household income, whichever is greater.

[The article includes this for business owners:](#)

I own a small business. Will I have to buy health insurance for my workers?

No employer is required to provide insurance. But starting in 2016 – a [two-year delay](#) from the previous date of 2014 – businesses with 50 to 99 employees that don't provide health care coverage and have at least one full-time worker who receives subsidized coverage in the health insurance exchange will have to pay a fee of \$2,000 per full-time employee. The firm's first 30 workers would be excluded from the fee. In addition, starting next year, employers with 100 or more employees will be required to offer insurance to 70 percent of workers rather than 95 percent as the law previously required. They will have to cover 95 percent of workers starting in 2016. However, firms with [fewer than 50 people](#) won't face any penalties.

In addition, if you own a small business and purchase insurance through the health marketplace, the health law offers a [tax credit](#) to help cover the cost. Employers with fewer than 25 full-time workers who earn an average yearly salary of \$50,000 or less can qualify. Employers must pay at least 50 percent of their full-time employee's premium costs to get the credit.

Maine Flood Insurance Update

The Associated Press reports that there are 3,319 Maine flood insurance policyholders facing premium cost increases as part of changes to the National Flood Insurance Program.

Other statistics of interest:

- Percent of flood insurance policyholders facing an increase: 36 percent
- Policies facing annual increases up to 18 percent: 1,679
- Policies facing mandatory annual 25 percent increases: 1,640
- Businesses affected: 540
- Annual premiums paid in 2013: \$9.5 million
- Paid flood claims all-time: \$41.7 million

The impact is important for those affected, but as Sue Baker, state coordinator for the national flood insurance program, points out, Maine claims are small compared with those in the Gulf Coast states.

[Read the complete article as published in the Portland Press Herald.](#)

[And feel free to call your Allen insurance specialist with questions about flood insurance.](#)

5 Tips for Improving

Cybersecurity

Cloud computing makes it easier than ever to conduct business from anywhere, on any device. It's important to remember that the trade off for this convenience could be increased potential for a serious data breach.

[Read more in this article in Business News Daily.](#)

Maine Technology Institute Workshop in Rockland for Start-Ups and Growing Businesses

The Maine Technology Institute, Bangor Savings Bank, MaineStream Finance, SCORE – Portland and the Maine Center for Entrepreneurial Development are teaming up to deliver a series of workshops on valuable business financing and resources in Maine.

Whether you have a new innovative technology idea, are launching a startup business or have a growing, established business these free workshops will answer your questions about sources of funding and services available to help innovative businesses in Maine. Representatives from the organizations will discuss the array of financing options and other resources available, and help find the right solutions for each business.

The Portland workshop will be held on Wednesday, March 12 from 1 to 3:30 p.m. at the Wishcamper Center on the USM campus. The

Bangor workshop will be held at the offices of the Eastern Maine Development Corp on Thursday, March 13 from 1 to 3 p.m. The midcoast workshop will be held at the Rockland Public Library on Thursday, March 20 from 9 to 11:30 a.m.

There is no charge for attendance, but registration is required. MTI offers early-stage capital and commercialization assistance in the form of competitive grants, loans and equity investment for the research, development and application of technologies that create new products, processes and services. The goal of MTI's investment in the seven key technology sectors is the formation of new high value businesses, generation of high-quality jobs and developing sustainable value for the Maine economy. MTI will present information about the various funding and business support services it offers, eligibility for those programs, and how to take advantage of this critical piece of Maine's dynamic innovation economy.

According to Robert Martin, President of MTI, "this series of workshops shows the strong collaboration that exists between the public and private sector in supporting formation of new innovative businesses in Maine, and helping grow our existing businesses." "There are more resources available to support businesses of all types in Maine than people realize," he said. "This kind of collaboration is essential to help Maine build a stronger entrepreneurial business community, and realizing all the potential that exists in Maine," he said.

The workshops are open to the public and are free. However, due to limited space pre-registration is required. Anyone interested in attending should register by going to the MTI Web site at www.mainetechnology.org.

The Maine Technology Institute is a publicly-funded, not-for-profit, independent venture fund whose mission is to identify and invest in entrepreneurs and companies in Maine who engage innovative technologies.

Welcome to Our New Website!

Allen Insurance and Financial, the insurance and financial planning services agency based in Camden, has launched a redesigned website.

Created by [Pica Design + Marketing of Belfast](#), the new AllenIF.com features streamlined site navigation, the ability to search easily for products and services and an enhanced agency directory, giving clients and newcomers even faster access to expert information, backed by the strength of Allen's insurance and financial planning team. A mobile version of the full site is also available.

"As an independent agency, we work for our clients, creating customized solutions for the individual needs of each person, family or business," said [Mike Dufour](#), executive vice president at Allen Insurance and Financial. "Our strength in that service is the Allen team, 70 people strong. Our website is designed to make our team more accessible and to encourage the community, whether clients or not, to learn more about us and to get in touch."

"Now, our website can be more a part of our agency's effort to provide valuable information about our services and encourage the public to call us. Email and online forms certainly are useful as a start, but there really is no substitute for a personal conversation," said Dufour.

With a focus on helping area businesses and organizations achieve greater reach and response with their marketing efforts, Pica will eventually assist Allen Insurance and Financial with communications that tie into the new site and the agency's brand messages.

"It is a pleasure to work with such smart and dedicated

professionals who are open to finding new and effective ways to connect and partner with their primary audiences in and around our shared communities,” said Pica principal, Robert Dietz. Founded in 1866, Allen Insurance and Financial serves the insurance and financial planning needs of people and businesses in Maine and around the world from offices in Rockland, Camden, Belfast and Southwest Harbor. In 2014, the company is proudly celebrating 25 years of employee ownership.

Dan Bookham Embraces New Leadership Role on LifeFlight Foundation Board of Trustees



Dan Bookham

At its January meeting, the LifeFlight Foundation Board of Trustees elected Daniel Bookham, a business insurance specialist and director of business development at Allen Insurance and Financial, to serve as chair. Bookham joined the board in 2012 and has provided guidance around issues relating to fundraising, communications and nonprofit management.

“Dan has been a strong asset to the LifeFlight Foundation since he agreed to come on board in 2012,” says LifeFlight Executive Director Thomas Judge. “He has helped generate support for LifeFlight among his business community connections, and the Foundation staff has gained valuable insights from his media background and fundraising experience from numerous nonprofits

in midcoast Maine.”

Since joining the LifeFlight Board, Dan has played an important role in developing the organization’s strategic communications plan, and has been adept at creating opportunities for collaboration with business owners interested in helping LifeFlight. Dan and his wife, Jessie, were integral to the success of the first annual Islesboro Crossing which raised nearly \$25,000.

Previously, Bookham served as the executive director of the Penobscot Bay Regional Chamber of Commerce, and held several positions in the broadcasting industry. In the community, Bookham serves on the boards of the Penobscot Bay YMCA, United Mid Coast Charities, the Strand Theatre, and the Camden Windjammer Festival; and is a member of the PenBay Health Care Strategic Planning Committee and America’s Edge, a nationwide organization advocating for investment in early childhood development and education. Bookham is a graduate of the University of North London and the Midcoast Leadership Academy. Bookham resides in Rockland with his wife, daughter Scout, and their two dogs, making the most of all the cultural and outdoor activities the Midcoast has to offer.

LifeFlight of Maine is an independent 501(c)(3) non-profit air medical and critical care transport organization. LifeFlight helicopters, flying at 165 miles per hour, bring lifesaving critical care staff and equipment directly to the patient. Overseen by 21 physicians, LifeFlight has transported more than 16,000 patients from every hospital and nearly all of Maine’s communities and islands since its inception in 1998. The LifeFlight Foundation, also a 501(c)(3) non-profit established in 2003, provides fundraising and communications support to LifeFlight of Maine. If you would like to learn more about LifeFlight, please visit www.lifeflightmaine.org or call 207-230-7092.

Health and Safety Resources for Sochi Olympics

The U.S. State Department says the Olympics are the first large-scale event to be held in Sochi and medical capacity and infrastructure in the region are untested for handling the volume of visitors expected for the Olympics. Medical care in many Russian localities differs substantially from Western standards due to differing practices and approaches to primary care. Travelers should consider purchasing private medical evacuation and/or repatriation insurance. [Click to visit the GeoBlue Sochi portal](#), a valuable resource.