

Society of Certified Insurance Counselors Honors Martha Wentworth for 20 Years of Dedicated Leadership and Professional Development



[Martha Wentworth](#), CIC, CRM, CPRM, was recently recognized for professional leadership and advanced knowledge by the Society of Certified Insurance Counselors.

Martha was awarded a certificate of achievement recognizing 20 consecutive years of successfully maintaining the Certified Insurance Counselor (CIC) designation. The CIC designation requires an annual continuing education update ensuring that her education is always up-to-date and relevant.

Martha is a business insurance producer who serves clients across Maine from the Allen's Waterville office.

In addition to her CIC designations, Wentworth maintains the Certified risk Manager (CRM) and Certified Personal Risk Manager (CPRM) designations. She recently celebrated her 25th work

anniversary with the company.

“The CIC program’s unwavering dedication to fostering professional excellence has set a high standard in our industry,” said Dan Bookham, senior vice president for business development at Allen. “Martha’s consistent pursuit of growth and development is truly inspiring, serving as a model for her colleagues within our company and across the Maine insurance community.”

ABOUT THE CIC PROGRAM: The CIC Program is nationally recognized as the premier continuing education program for insurance professionals, with programs offered in all 50 states and Puerto Rico. Headquartered in Austin, Texas, the Society of CIC is a not-for-profit organization and the founding program of The National Alliance for Insurance Education & Research.

Anna Moorman and Jo-Ann Neal Recognized for 2023 Sales



Anna
Moorman

[Anna Moorman](#) and [Jo-Ann Neal](#) have been recognized with a bronze

level award for Medicare sales in 2023 by Anthem, one of the largest health insurance carriers in Maine.

Moorman and Neal are two of three agents at Allen Insurance and Financial who specialize in the complex market of Medicare insurance, working with a number of insurance carriers to give customers a range of choices to



Jo - Ann
Neal

suit their needs.

This is the ninth consecutive year that Moorman has received an award from Anthem for Medicare sales; she has consistently ranked as one of the Anthem's top sales leaders in Maine. This is Neal's first sales award from Anthem.

The Allen team, comprised of Moorman, Neal and [Lee Cabana](#), has a goal of simplifying the process of enrolling in a Medicare plan, by providing dedicated, one-on-one attention to their customers, assessing each person's needs and finding options that will align with their budget and healthcare goals.

A New Law in Maine: Paid Family and Medical Leave Act



Sherree L.
Craig, CEBS

By [Sherree L. Craig, CEBS](#)

In 2023, the Maine Legislature passed “The Maine Paid Family and Medical Leave Act.” This law will apply to all employers except for the federal government, tribes, and self-employed persons. This insurance program is still in development and, as of this writing, is going through the state’s rulemaking process. What we know now are some of the basics, including:

- Eligible workers will have access to 12 weeks of paid leave per year beginning in May 2026. The benefit will be up to 90% of the employee’s average weekly wage. Higher wage earners will cap at 50% of Maine’s average weekly wage (currently \$1,103.71).
- The employer and employees will pay for the benefits through a shared payroll tax of up to 1% of earnings. The tax will start Jan. 1, 2025.
- Employers with more than 15 employees will pay 1% of wages, but employers can share this cost 50/50 with the employees.
- Employers with less than 15 employees contribute .05% of wages

but can deduct the entire amount from the employees' wages.

- Eligible leaves include:
 - o Caring for a family member
 - o Bonding
 - o Medical
 - o Military caregiver
 - o Safe leave (domestic violence, stalking, human trafficking, etc.)

We will follow the progress of the rulemaking process and provide further updates. Many of our partner insurance companies plan to design programs to complement the state's final requirements, as many individuals will lose income protection due to the benefit thresholds set by the program.

Randi Morse Joins Allen Insurance and Financial



Randi
Morse

Randi Morse has joined Allen Insurance and Financial as an account manager in the company's benefits division.

Randi is a graduate of Everest University with a degree in accounting. Before joining Allen, with her first insurance job, she worked for a decade in the information technology field in accounting and administrative support.

She received her accident & health producer license in Maine shortly after her arrival at Allen and she is looking forward to supporting the agency's benefits clients with top-notch service for their accounts.

Outside of work, she volunteers with the American Legion, helping those veterans in need because her husband is a military veteran. She also enjoys spending time with family.

Do You Need Health Insurance for Your Trip Abroad?

Whether you're traveling for business or pleasure, a trip abroad takes a lot of research and planning before the fun (or work) begins. In addition to looking up flights, hotels, attractions, eateries, and how to ask, "Where's the restroom?," in a new language, there's another important topic you should explore before you go: health insurance. There is always a risk of experiencing an unexpected illness or an injury on a trip. And, if you need medical care in another country, you don't want to be on the hook for the full expense if you can avoid it.

You've likely done careful budgeting to figure out how to finance your vacation, so the last thing you want (besides a health-related setback!) is an unexpected medical bill. Travel

health insurance can help provide financial protection if you need medical care while abroad. This not only can provide peace of mind, but it can help you avoid potentially devastating financial losses if you become sick or hurt.

What Is Travel Health Insurance?

Travel health insurance can provide coverage for expenses, including hospital stays, emergency medical care, and transportation costs when you're away from home. The specific coverage and benefits of each policy vary depending on the plan and the insurance provider, so it's important to understand what's covered and what isn't before choosing. Of course, you'll want to keep your costs reasonable, but you'll also want to be covered for the most likely scenarios.

Do I Really Need It?

Your first step in figuring out the answer to this question should be to check with your regular health insurance provider to determine whether your policy provides coverage for medical expenses incurred while abroad. If it's covered and you feel the coverage is sufficient, you may not need to look any further. Keep in mind, even if your regular policy offers some coverage, it may be limited or may not cover certain types of medical care, so ask about specifics. And it's important to note that Medicare isn't accepted abroad. Some credit cards offer travel insurance that may cover medical care, so that can be another option to explore. The cost of medical care can be much higher in other countries, especially if you need emergency care, so if your regular policy doesn't cover that, look into additional coverage.

It's also worth noting that some countries actually require proof of health insurance before they'll allow entry, including Cuba, Antarctica, and the United Arab Emirates.

What Types Are Available?

The kinds of policies you can choose from include:

- Short-term travel health insurance. This provides coverage for a specific trip or period of time, usually up to six months. It can be a good option if you'll be abroad for a short trip.
- Long-term travel health insurance. If you're planning to travel for several months or even a year, a long-term travel health insurance policy may be a better choice for you. These policies typically offer more comprehensive coverage and may be more cost effective over an extended period.
- Medical evacuation insurance. This covers the cost of emergency medical transportation, such as an air ambulance, if you become seriously ill or injured while traveling. Although this might not be necessary for a standard trip out of the country, you'll want to consider it if you're traveling to a remote location or a country with limited medical facilities.

How Should I Choose a Policy?

When making this decision, consider:

- Coverage. Look for a policy that provides comprehensive coverage for medical expenses, emergency care, and medical evacuation. If you have preexisting conditions, your policy should cover those (some don't, in which case having a preexisting condition would exclude you from coverage). Be sure to read the policy carefully so you know what's covered and what isn't.
- Cost. Travel health insurance can vary widely in price, so shop around and compare rates from different providers. The cheapest policy may not provide the best coverage, so consider the cost-benefit analysis when making your choice.
- Provider network. Check to see if the insurance provider has a network of medical providers in the countries you'll be visiting. An affordable policy that offers comprehensive

coverage is of no use to you if it doesn't cover doctors in your destination.

- Policy limitations. Some policies may have limitations on coverage for preexisting conditions, adventure sports such as sky diving, or certain types of medical care.
- Customer service. Look for an insurance provider with good customer service and a 24/7 helpline you can contact if you need assistance while traveling (especially if there is a time difference to consider).

Once you've purchased insurance, be sure to carry your insurance card and/or a copy of your policy with you during your trip. If you do find yourself in need of medical care while abroad, the U.S. Embassy will be able to provide information about local doctors and hospitals. Even if you don't expect to run into medical issues, a sudden illness or accident can cause a huge financial loss. It's best to be prepared.

As always, we're happy to answer any questions you might have about this topic as you figure out your insurance needs. And we wish you happy and healthy travels!

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Live Well, Work Well – June 2023 – Exercising Outdoors, Benefits of Gardening and More

Our monthly newsletter is suitable for printing or providing

electronically to your employees. Filled with healthy living topics, it's a great free resource. [Click here for the PDF to read, download and share.](#)

Anna Moorman Recognized by Anthem for Medicare Sales



Anna Moorman

[Anna Moorman](#) of Allen Insurance and Financial has been recognized with a gold level award for Medicare supplement sales in 2022 by Anthem, one of the largest Medicare supplement carriers in the state of Maine.

Moorman is one of three agents at Allen Insurance and Financial who specialize in the complex market of Medicare insurance, working with a number of insurance carriers to give customers a range of choices to suit their needs. Moorman has been with Allen Insurance and Financial since 2012.

This is the eighth consecutive year that Moorman has received an award from Anthem for Medicare sales; she is consistently ranked

in the top three of Anthem's sales leaders in Maine.

Moorman and her colleagues [Jo-Ann Neal](#) and [Lee Cabana](#) have a goal of simplifying the process of enrolling in a Medicare plan, by providing dedicated, one-on-one attention to their customers, assessing each person's needs and finding options that will align with their budget and healthcare goals.

End of Public Health Emergency Means Changes in Health Insurance Coverage (MaineCare)

In December 2022 Congress passed a law regarding the COVID-19 public health emergency that will cause the State of Maine to conduct a review of every member on MaineCare to determine their ongoing eligibility for coverage. The process will start in April 2023 and a full review must be completed by May of 2024. By the end of the process it is expected that 65,000 to 90,000 individuals will lose MaineCare.

If you are someone impacted by the loss of MaineCare, you will have a 90-day special enrollment period (SEP) before or after your MaineCare ends to purchase a health plan in the private market. If you need assistance with this process, we have specialists in our office who can assist you with this process. Call 236-4311 and ask for a member of our benefits team to help you with individual health insurance.

Here are some additional notes for those who want to read more:

What is the Medicaid Continuous Coverage requirement?

1. Public health emergency declared in Jan 2020 because of COVID19
2. Received increase from the feds to help offset the cost of Medicaid- to receive those resources states had to agree to provide continuous coverage and not terminate Medicaid coverage
3. This means even if someone should lose MaineCare because of a change in income, they continued to be enrolled in Medicaid
4. In December 2022 Congress passed a law that separates the continuous coverage provided from the COVID-19 public health emergency and in April 2023 every state has to begin review Medicaid eligibility

Implications for MaineCare members?

1. In April 2023 states need to start review of every MaineCare member's eligibility
2. States have 12 months to initiate the process
3. May 2024 is the last month for the state's Office for Family Independence to complete all renewals/terminations
4. About 1 in 3 Mainers are covered by MaineCare
5. By the end of the redetermination process an estimated 65,000 to 90,000 members will lose MaineCare
6. Renewals start April 2023 and for example if a member is typically reviewed in July of 2021, they would be reviewed in July 2023
7. Current members will lose MaineCare if they do not fill out renewal paperwork or respond to requests for income verification or if they are determined to no longer be eligible because of their income

Preventing coverage loss?

1. Renewal letter will go out one month prior to scheduled renewal
2. OFI will mail members a pre-populated renewal form in an envelope with a blue box
3. OFI will also text and email members with a reminder
4. Renewals can be submitted online at www.mymaineconnection.gov
5. On May 11, 2023, MaineCare will stop waiving copays, premiums for CubCare, etc

CoverME.gov

1. Loss of MaineCare will create a qualifying event for individuals to apply for coverage through the Marketplace
2. Applying for MaineCare and being uninsured then denied MaineCare no longer creates a qualifying life event to enroll in a Marketplace plan
3. With a loss of MaineCare, there's a 60-day Special Enrollment Period for Marketplace enrollment

Additional information: www.maine.gov/unwinding

Benefits Buzz Newsletter – November 2022

BENEFITS BUZZ
NOVEMBER 2022

IRS Changes Family Coverage Affordability Rules

On Dec. 23, 2022, the IRS released a 2022 LTR that changed the premium tax credit (PTC) eligibility rules for family members. This change is effective for taxable years beginning after Dec. 31, 2022.

The PTC is available to eligible individuals who purchase health insurance coverage through an Exchange. Individuals are not eligible for the PTC if they have access to employer-sponsored health coverage that is affordable and provides minimum value.

Effective for 2023, the final rule changes the PTC rules for determining whether employer-sponsored coverage is affordable for family members. Currently, this determination is based on the lowest-cost self-only coverage available to the employee. Under the final rule, an employer-sponsored plan is affordable for family members if the portion of the annual premium the employee must pay for family coverage (the employee's required contribution) does not exceed 9.5% (or adjusted amount) of household income. The final rule does not change the affordability rules for employees. Employees will continue to have an offer of affordable employer coverage if the employer's required contribution for self-only coverage does not exceed 9.5% (or adjusted) of household income.

Additionally, this new guidance does not affect the Affordable Care Act's "lay or plan" provision for applicable large employers (ALEs). In those scenarios, the trigger is only when an employer receives a PTC, not a family member. According to the IRS, this new guidance also does not impact an employer's reporting requirements under Internal Revenue Code Sections 5010 and 5011.

Health FSA Limit Will Increase for 2023

On Dec. 28, 2022, the IRS released [Notice 2022-28](#) (Rev. Proc. 2022-28) to announce various inflation-adjusted tax limits for 2023, including the limit on employees' salary reduction contributions to health flexible spending accounts (FSAs) offered under cafeteria plans.

Rev. Proc. 2022-28 increases the health FSA dollar limit on employee salary reduction contributions to \$3,050 for plan years beginning in 2023. This is a 200¢ increase from the 2022 health FSA limit of \$2,850.

Rev. Proc. 2022-28 also increases the maximum employer limit for a health FSA to \$624 for 2023 (from \$616 for 2022).

Employers should ensure that their health plans will not allow employees to make premium contributions in excess of \$3,050 for the 2023 plan year and communicate the 2023 limit to their employees as part of the 2023 new plan year process.

An employer may increase its available limit on employees' salary reduction contributions for health FSAs as long as the employee's limit does not exceed the IRS maximum limit in effect for the plan year. For example, an employer may decide to limit employee health FSA contributions for the 2023 plan year to \$2,500.

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This month's Benefits Buzz discusses a new IRS rule that changes the premium tax credit's affordability rules for family members and new IRS guidance that increases the health FSA limit for 2023 plan years.

[Information is on this PDF.](#)

Greg Karlik Joins Our Benefits Team



Greg Karlik has joined the benefits division at Allen Insurance and Financial to work with individual and group health insurance clients.

Following a three decades-long career in the television broadcasting industry, Karlik has spent the past three years as a licensed insurance professional in the individual health

insurance market place, helping customers manage and better understand, what, for many, is a stressful decision-making process.

He is a graduate of the University of Vermont and the University of San Francisco, where he earned a Master of Business Administration.

Karlik and his family live in Northport. Outside of work, he enjoys spending time with his wife, their children and two dogs as well as gardening and exploring the Maine outdoors.