

Are You Ready to Purchase Your Own Health Insurance?

Allen Insurance and Financial is offering a series of information sessions to help educate our communities about the Affordable Care Act – the federal legislation many call Obamacare.

These sessions will be held in Damariscotta, Rockland, Camden, Belfast and Ellsworth and anyone with questions about health insurance is welcome to attend.

The Affordable Care Act requires almost all Americans to have health insurance as of Jan. 1, 2014 or pay a penalty.

Allen Insurance and Financial is a leading Maine resource for reliable, actual information about the Affordable Care Act. Know your options regarding:

- Mandates and penalties
- Plan designs and pricing
- Marketplace subsidies available
- Individual and employee options

Each presentation is free and open to the public – everyone is invited to bring their questions.

- Monday, Sept. 9: Belfast Free Library, 6:30 p.m.
- Tuesday, Sept. 10: Skidompha Library, Damariscotta, noon.
- Thursday, Sept. 12: Ellsworth Public Library, 5:30 p.m.
- Tuesday, Sept. 17: Camden Public Library, 5:30 p.m. and 7 p.m.
- Monday, Sept. 23: Rockland Public Library, 5:30 p.m.

Additional sessions are being scheduled with a number of area

service clubs; anyone who would like to schedule for their community group should call Jill Lang at 236-4311. Additional information is online at Allen's Affordable Care Act Resource Center web page: AllenIF.com/healthcare

Affordable Care Act: Fact Sheet for Workers

As of Jan. 1, 2014, the Affordable Care Act requires that most individuals have minimum essential health coverage or pay a tax penalty. This fact sheet ([PDF, click here](#)) from the International Foundation of Employee Benefit Plans can provide some basic additional information.

ACA Update: Guidance on 90-Day Waiting Period

For plan years beginning on or after **Jan. 1, 2014**, the Affordable Care Act (ACA) prohibits group health plans and group health insurance issuers from applying any waiting period that exceeds **90 days**.

ACA's 90-day waiting period limit does not require an employer to offer coverage to any particular employee or class of employees, including part-time employees. It only prevents an

otherwise eligible employee (or dependent) from having to wait more than 90 days before coverage under a group health plan becomes effective.

[Read our full update.](#)

Allen Insurance and Financial's Insured Benefits Division is available to answer your questions about the Affordable Care Act and what it means for you.

Get Ready for Changes in How You Purchase Health Insurance

[Read our Navigator newsletter.](#)

The Affordable Care Act, having been ruled constitutional by the Supreme Court, is picking up speed and momentum like a huge boulder rolling down a mountain. The ACA will land on your doorstep Jan. 1, 2014, accompanied by thousands of pages of regulations from a variety of federal agencies, including Health and Human Services, IRS, Department of Labor, Center for Medicare Services, and even Homeland Security.

Although we are still waiting for pricing and plan designs to be revealed, this edition of our Navigator newsletter will help you start thinking about your options.

For almost 150 years, Allen Insurance and Financial has been helping our clients with insurance and financial issues, and we're committed to helping you navigate the complexities of this massive new law.

In this newsletter, Dan Wyman and Sherree Craig discuss how the ACA will impact individuals, small groups, and larger organizations. Dan is Allen's group benefits department manager, as well as a broker, consultant and attorney focusing on group benefits. Sherree is Allen's large group health insurance guru and account manager.

[Read our Navigator newsletter.](#)

Builders Alliance Focuses on Affordable Care Act

✘ [Dan Wyman](#), Insured Benefits Manager at Allen Insurance and Financial, will be the guest speaker at the Maine Contractors & Builders Alliance Lincoln County meeting on Wednesday, March 13. Dan will focus on the Affordable Care Act and what it means for alliance members.

The meeting begins at 5:30 p.m. at Montsweag Road House in Woolwich. Cost is \$25 for members and \$35 for non-members. RSVP with meal choice (chicken, steak or fish) to Lisa at I&S Insulation: isoffice@tidewater.net

Healthcare Reform: Interim Final Rules on a Patients' Bill of Rights

The Departments of Treasury, Labor (DOL) and Health and Human Services (HHS) have issued interim final rules related to the provisions of the Patient Protection and Affordable Care Act (PPACA) regarding pre-existing condition exclusions, lifetime and annual limits, rescissions and other patient protections. Most of these provisions are effective for plan years beginning on or after **September 23, 2010**.

Plan sponsors should become familiar with these requirements in order to determine whether the new rules apply to their plans and whether their plans must be amended accordingly.

This Allen Insurance|Financial Legislative Brief describes the provisions of PPACA regarding these rules, as well as the clarifications made by the interim final rule. [Please click here for more information.](#) (Word document opens in a new window)

The Patient Protection and Affordable Care Act

The Patient Protection and Affordable Care Act (Health Care Reform Bill) provides small employers with some tax credits for offering health insurance to their employees. This article will

provide you with significant guidance on how it works

[Legislative Brief-Small Business Tax Care Credit](#)

DOL issues first employer guidance on Health Care Reform

Department of Labor issues First Employer Guidance on Health Care Reform-Please see attached documents

[DOL Patient Protection and Affordable Health Care Act for Employers](#)

[DOL Patient Protection Act timeline](#)

Success at the Health Insurance Marketplace

Recent upgrades to the healthcare.gov website have made it easier to sign up for health insurance under the Affordable Care Act. But there are always questions that need answering outside of a call center script.



The Hokkanen family of Rockport signed up successfully with the help of Allen Insurance and Financial. “It was great to have someone walk us through the process,” said Kelly Hokkanen.

Both Kelly and Joel Hokkanen are self-employed. With two young boys, health insurance is all the more important. And there were questions about coverage levels and networks of doctors that needed answers.

Under the Affordable Care Act, the family was able to obtain vastly improved coverage with a lower deductible, including dental coverage for the boys, at about the same cost as when they had purchased health insurance on their own.

Because the Hokkanens signed up Allen Insurance and Financial, they’ll have access to the resources of the agency’s Health Insurance Marketplace Team throughout the year for questions about claims or billing. There is no additional cost to have the Allen Team on your side.

The Allen Health Insurance Marketplace Team has been working with individuals, families and groups of employees at their

workplace to help them work through the healthcare.gov website and choose the health insurance plan that is right for them.

The deadline for signing up to get health insurance in time for a Jan. 1, 2014 start date is Dec. 23. The deadline for signing up for health insurance for 2014 (as required by the law) is March 31, 2014. Anyone with questions about the Affordable Care Act can call the Allen Insurance and Financial Health Insurance Marketplace Team. Call 855-710-5700.