

Your Employer as a Partner in Health

Eating healthy, exercising daily, losing weight, learning about health and wellness. And, of course, helping customers with all of their insurance needs. It's all in a day's work at Allen Insurance and Financial.



From left, Kathi Jones and Karen Reed of Allen Insurance and Financial; Troy Curtis, executive director, Pen Bay YMCA and Vikki Swan, health coach, Pen Bay's Health Connections.

For the past seven months, employees at Allen Insurance and Financial have been participating in a company wellness program. Set up by Health Connections, the Occupational Health department at Penobscot Bay Medical Center in cooperation with the Penobscot Bay YMCA in Rockport, the program is a model for other Midcoast businesses.

“The ideal wellness partnership is a collaborative effort and results in healthier, happier – and, ideally, more productive – employees,” said James Carroll, Health Connections director. “With Allen Insurance and Financial, that’s what we have.”

Health Connections provides in-clinic or on-site services to employers for health screenings and risk assessments, hearing & vision checks, stress management, nutritional counseling, smoking cessation programs and more. These wellness programs are available to businesses and organizations of any size.

Teaming up with the Penobscot Bay YMCA in Rockport was an easy decision, said Carroll. In the case of the Allen program, the Y’s ability to allow dues to be paid through payroll deduction, as well as advice from the Y’s fitness experts and convenient class schedules, made the collaboration a natural fit.

“The Penobscot Bay YMCA is committed to creating a healthier Knox County,” said Troy Curtis, the Y executive director. “As a part of this effort, the YMCA is working with local business to create policy and environmental changes that encourage increased physical activity and better nutritional habits. Employer-sponsored wellness programs such as the one at Allen Insurance and Financial is a great model program that the YMCA will look to share with other businesses in our service area.”

“The YMCA and Health Connections have helped our employees reinforce a positive attitude about living healthier lives,” said Sara Montgomery, Allen Insurance senior vice president. “This is important work and the rewards have been incredible.”

Nearly every one of the 60 Allen employees is a Wellness Program participant. All together, Allen people have lost almost 200 pounds since January. They have dropped points on their blood pressure and cholesterol tests. One Allen participant has improved their blood pressure readings from 149/99 to 123/76.

Another lost 30 pounds.

At Allen, gone is the honor-system snack box, stocked with crackers and candy bars. In its place, a special wellness bulletin board, with tips and recipes. Wellness-theme “lunch and learns” are scheduled quarterly.

Allen people in both the Camden and Rockland offices routinely carpool to the YMCA in Rockport or the Trade Winds Health Club for lunchtime exercise. A Weight Watchers class, open to the public, meets Tuesday evenings at the Allen offices in Camden.

One of the most successful participants has been commercial insurance specialist Karen Reed of Appleton who has lost 16 pounds since January and 76 pounds overall in the past year. Reed works in Allen’s Camden office and is a Pen Bay Y member.

“I appreciate the fact that we have become very proactive in helping our employees accomplish a healthy lifestyle,” said Reed. “The company is very flexible with scheduling so that we can take our break and lunch at the same time, carpool over to the Y and work out during our lunch break at the Y. Our group comes back refreshed from a good work out and ready to start the second half of our day.”

The typical employee wellness program from Health Connections is offered in the workplace and includes:

- Computer software that assists in identifying health risks.
- A health coach to assist in choosing the health risks individual employees should focus on to begin making healthier lifestyle choices.
- Completely confidentiality.
- Communication between the wellness program and a participant’s

primary care provider, when requested.

- Software to help plot progress and improvements.

Penobscot Bay Medical Center is the leading regional referral hospital in Midcoast Maine and a member of the not-for-profit Pen Bay Healthcare family of services, which includes Pen Bay Physicians & Associates, Kno-Wal-Lin Home Care and Hospice, Quarry Hill Retirement Community and the Knox Center for Long Term Care. Through these organizations, and with a staff of more than 100 outstanding physicians and more than 1,500 healthcare professionals, we are able to provide the people of Midcoast Maine with a continuum of both routine and specialty patient-centered medical services. For more information, please visit pbmc.org.

The Pen Bay YMCA, located on Union Street in Rockport, serves people of all ages with wellness, recreational and social service opportunities that enrich and support lives. The 5,000 members and 16,000 program participants we engaged in YMCA activities last year represent only a fraction of the total population we serve. As a lead agent for Knox County's Healthy Maine Partnership, we distribute nearly a half million dollars each year to local agencies for physical activity, nutrition, and substance abuse prevention work, impacting the overall health and wellbeing of thousands of individuals living and working in Knox County. Online: penbayymca.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 this document for more information.](#) (Word document opens in a new window)

Health Insurance For Mariners Made Easy

The following article by [Gene McKeever](#) was published in the June 2010 issue of [WorkBoat magazine](#).

We're all probably sick of hearing about health insurance. But what if I told you about a major medical health insurance program for vessel crews that is very affordable, portable, and has a \$5 million lifetime limit? You think it sounds crazy? Well, it has been available for about a year now.

This is not an infomercial. I am an insurance person who works with vessels, shipyards, boatyards, tug-and-barge operations as well as tall ships and historic ships. I don't sell health insurance of any kind. I was made aware of this very sound health insurance product and I'm merely passing along useful information.

When crews are under contract with a vessel and are in service of the ship, they have maintenance and cure. This takes care of injury and illness that occur while on such duty.

But what does a crewmember have when he or she is not on duty? What health insurance does their family have?

Crew health insurance may be the answer. It's available to individual crewmembers as well as groups such as a vessel crew or fleet crew. It can be paid for by the individual, set up as a payroll deduction, or paid for by the vessel owner.

Vessel owners who pay for the crew's health insurance are finding that they're getting more loyal mariners who return trip after trip because they receive a health insurance benefit paid for by the vessel owner.

Here's the hard-to-believe part. The monthly premiums I've seen have run from between \$99 and \$260 or so a month per crewmember. I'm told that the premiums are low because they're based on international medical care rates and because there is no need to duplicate health insurance coverage while "in service of the vessel" because the crew is covered under the vessel's

maintenance, cure and wages.

Keep in mind this health insurance is for mariners who work in international waters (meaning three miles or more offshore). This includes most mariners in U.S. coastal waters including the Great Lakes.

Contact Gene McKeever: 207-230-5822.

Email: gmckeever@alleninsuranceandfinancial.com

The federal government has extended the eligibility for the Cobra subsidy for terminated employees through the end of May.

In addition, Maine has added a newly eligible category of individual under it's "Mini-Cobra" provisions. Those eligible for the subsidy will now include permanently laid-off individuals, where in the past there had to be an intent of the employer to re-hire the individual in the near future.

Please find more details of the federal subsidy in the [attached article](#). As more information and forms become available, we will provide you with information here.

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.