

How to Handle a Surprise Medical Bill

If you've ever received a surprise medical bill, you're not alone. According to a survey conducted by NORC at the University of Chicago, over half of American adults have been surprised by a bill that they had assumed would be covered by their medical insurance. Moreover, only 1 in 5 of these surprise bills were the result of a patient actively seeking out-of-network care. [This handout](#) will explain balance billing, how to handle a surprise medical bill and offer tips on how to avoid receiving one in the future.

Medicare Newsletter – April 2021

Traveling? Please Check Your Coverage First

For those of you itching to travel, if you are leaving Maine for any length of time it is important to understand how your benefits travel with you both within the U.S. and outside of the country. For example:

- Coverage during domestic travel may depend on whether you have an Advantage plan or basic Medicare, and whether you are seeking emergency or routine care.
- Medicare generally does not cover any medical costs outside of the U.S. and its territories.

■ Some Medigap plans – which can only be paired with basic Medicare – offer limited coverage for travel beyond U.S. borders.

Many Advantage plans are required to cover your emergency care anywhere in the U.S. and in an emergency many will go above and beyond what Medicare covers to provide coverage outside the U.S.

If you plan to travel outside the U.S., it's wise to consider a stand-alone travel medical plan which can cover illnesses, emergencies and medical evacuation. We offer this coverage year-round. We are happy to discuss your options with you.

Dental Coverage Available Year-Round

Oral health directly affects overall health and quality of life. Unfortunately, this is often a gap in coverage, especially when it comes to original Medicare. The good news is you can purchase a stand-alone dental plan any time of year.

We have 5+ plans from Delta Dental, ranging in price from \$30 to \$90 per month. Some of the plan highlights include:

- Competitively priced plans with a variety of coverage options
- One-time (lifetime) deductible
- High annual maximums up to \$2,000 per person
- Access to the nation's largest dental PPO Network
- A vision discount program is included (Sears Optical, Lens Crafters, Pearle Vision, Target Optical, etc.)

If you'd like to explore your options, please reach out to us. We'd be happy to explain the coverage options available and help determine which plan best aligns with your needs.

Midcoast Senior Expo

We're excited to announce that we will have a table at the

Midcoast Successful Aging Expo, scheduled for June 15 from 9 a.m. to 2 p.m. at the Rockland Elk's Club. This is our first in-person event in more than a year and we're looking forward to connecting with our clients and community. This event is free and open to the public.

COBRA Subsidy Provisions of the American Rescue Plan Act

The American Rescue Plan Act, signed into law on March 11, 2021, contains a 100% subsidy for COBRA premiums during the period April 1 – Sept. 30, 2021. This Compliance Bulletin provides information about the subsidy, including eligibility, coverage, notice requirements and funding. [Read more now.](#)

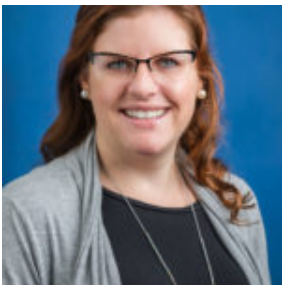
How to Read Your Medical Bill

Benefit plans are sometimes confusing and medical bills are becoming increasingly complex and difficult to read. This Know Your Benefits article outlines ways to save money by reviewing your medical bills with a careful eye. [Read it now.](#)

Health Care Reform: Pay or Play – Employer Shared Responsibility Penalties

The ACA's employer shared responsibility provisions impose penalties on certain employers that fail to offer an acceptable level of health coverage to their full-time employees (and dependents). This ACA Overview describes the potential penalties and when they can be assessed. [Read more in our ACA Compliance Notes. \(PDF, new window\)](#)

Anna Moorman Recognized by Anthem for Medicare Sales



Anna Moorman

[Anna Moorman](#) has been recognized for Medicare supplement sales in 2020 by Anthem, one of the largest Medicare supplement carriers in the state of Maine.

Anna is one of two 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 sixth consecutive year that Moorman has received an award from Anthem for Medicare sales; for 2020 she was named one of Anthem's top 20 sales leaders in Maine.

Anna and her colleague [Jo-Ann Neal](#) have a goal of simplifying the process of enrolling in a Medicare supplement 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.

More information about Allen Insurance and Financial's Medicare-related services: AllenIF.com/Medicare

March 2021 Benefits Buzz: Temporary COVID-19 Relief for Section 125 Plans

This month's Benefits Buzz discusses the temporary COVID-19 relief for Section 125 plans and the withdrawal of proposed regulations regarding wellness program incentives. Our benefits division is happy to share this valuable resource. [Click here for the PDF.](#)

Individual Health Insurance Enrollment: February to May 2021

In response to the COVID-19 emergency, President Biden signed an executive order reopening HealthCare.gov for a special, three-month enrollment period starting on Feb. 15 and ending on May 15, 2021.

This means anyone – Americans without health insurance as well as those who have already enrolled in a HealthCare.gov plan for 2021 – all have a chance to check out their health insurance marketplace options offered through the Affordable Care Act, also known as Obamacare, outside the regular Nov. 1 through Dec. 15 period.

HCR: Employer Reporting of Health Coverage – Code Sections 6055 & 6056

The ACA created reporting requirements under Code Sections 6055 and 6056, which took effect in 2015. Under these rules, certain employers must provide information to the IRS about the health coverage they offer to their employees. Employers will use Forms 1094-B & 1095-B for Section 6055 reporting, and Forms 1094-C & 1095-C for Section 6056 reporting. This ACA Overview summarizes these reporting rules. [Read](#)

[more in this bulletin.](#)

Benefits Buzz from Allen Insurance and Financial – February 2021

This month's Benefits Buzz discusses the employee benefits provisions contained in the Consolidated Appropriations Act and the 2020 calendar year ACA reporting deadlines in early 2021. [Benefits Buzz Newsletter – February 2021](#)