

# Health Insurance Deadline is Feb. 15

Open enrollment for health insurance under the Affordable Care Act ends Feb. 15, after which only individuals with a qualifying life event can purchase health insurance.

It is also important to note that since open enrollment ends on a weekend, the last business day to apply and get personal help is Friday, Feb. 13.

For help with health insurance under the Affordable Care Act, you can call our special health insurance line: (855) 710-5700 or –

[button name="Use Our Enrollment Portal"

url="https://alleninsurance.insxcloud.com/my-quote/individual-info" target="\_blank"]

This short video provides an introduction to the services we offer to our individual health insurance clients.

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## Did You Get a Health Insurance Subsidy in 2014? Watch Your Mail for Form 1095-A

From our health insurance team: Anyone who obtained their health insurance through the marketplace in 2014 should receive a Form 1095-A (Health Insurance Marketplace Statement) in the mail

by Jan. 31. If you opted (as many have done) to receive an advance premium tax credit (subsidy) to help pay your monthly health insurance premiums, that information will be reported on Form 1095-A and must be included on Form 8962 (Premium Tax Credit) as part of the calculation of your premium tax credit and included with your 2014 federal income tax return.

Be sure to discuss questions with your tax preparer or accountant.

[Here is a link to the taxes page at healthcare.gov.](http://www.healthcare.gov)

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[button name="Visit Our Affordable Care Act Web Page"
url="http://www.alleninsuranceandfinancial.com/insurance-service
s/health-life/health-insurance/affordable-care-act/"
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## **Valuable Info about Health Insurance for Small Business & Self-Employed Individuals**

The insurance industry has changed! Take advantage of a free informational meeting to learn what your options really are.

The Small Business Administration, Belfast Area Chamber of Commerce, Allen Insurance and Financial, and the Center for Medicare and Medicaid Services invite you to attend a breakfast event on Jan. 21, from 7:30 to 9 a.m. at the Fireside Inn in Belfast.

Informational presentation followed by a question and answer session with:

- Seth Goodall, Region 1 Administrator SBA

- Dan Wyman, Health Insurance Insured Benefits Manager with Allen Insurance and Financial

- Jennifer Syria, Center for Medicare & Medicaid Services

They will explain some of the ins and outs of the Affordable Care Act, The Marketplace, and SHOP as well as options for small business people and self-employed individuals when seeking affordable health insurance.

A light breakfast, sponsored by SCORE Maine, will be served; thus, registration is required.

To register call 207-622-8551. Space is limited and registration closes on Wednesday, Jan. 14.

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## **Maine Community Health Options and Community Pharmacies Working Together for \$0 Copays**

Maine Community Health Options, the nonprofit health insurance co-op, has entered into an agreement with Maine-based Community Pharmacies to provide MCHO members with a \$0 copay for all generic medications.

Community Pharmacies is located in 10 towns in Maine: Blue Hill, Bucksport, Corinth, Cornish, Dexter, Gorham, Newport, Saco, Randolph and Waldoboro.

Starting Jan. 1, a member in Maine or New Hampshire can fill their generic medications prescription at any of the 10 Community Pharmacies with a \$0 copay, provided the medication is on the MCHO formulary.

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# Maine Community Health Options ID Cards for Jan. 1 are Delayed

Maine Community Health Options has had a delay in printing and mailing ID cards for Jan. 1 effective members – this has affected MCHO customers who have purchased health insurance both via the federal marketplace and directly from MCHO.

MCHO members who have questions or concerns about this can call MCHO directly at 855-624-6463. It is important to note that given the number of people impacted by this, the hold time may be quite high. Members can also set up an account on the member portal at [www.maineoptions.org](http://www.maineoptions.org) and print a temporary ID card.

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# Rate Increases for Certain Anthem Individual Health Plans

The Maine Bureau of Insurance has approved a rate increase of 13.4% which is effective on Jan. 1, 2015 for certain Anthem individual health insurance customers in Maine – those who have individual grandfathered and grandmothered health benefit plans.

The grandfathered plans were purchased prior to the law passing and people can not be kicked off these plans. The grandmothered

plans are those purchased after the law passed and people will lose these plans by 2016, but currently have an extension.

**[Visit our health and life insurance page.](#)**

**[If](#)** you have questions or need help with health insurance under the Affordable Care Act, you can call our special health insurance line: (855) 710-5700.

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## **Confused About Health Insurance? Find Answers Here**

Open enrollment for many employers is in full-swing and open enrollment for individuals in the Affordable Care Act marketplace starts Nov. 15. A new **[Kaiser Family Foundation study](#)**, released this week, shows that many consumers do not understand the basic terms and concepts of health insurance.

For example, nearly 40% of uninsured consumers don't understand basic health insurance terminology and even fewer understand how to calculate the out-of-pocket costs of a hospital stay or out-of-network lab test.

The work of an independent insurance advisor is more valuable to the consumer than ever, said **[Dan Wyman](#)**, manager of the insured benefits division at Allen Insurance and Financial.

"Our staff specializes in health insurance. We can explain the differences in plans, right down to the smallest of details. We work with businesses, families and individuals every day to help them pick the insurance plans that best serve their needs," said Wyman.

It doesn't cost the consumer anything additional to have the advice of an insurance professional. And working with Allen

Insurance and Financial means that when it comes to claims issues or questions during the plan year, an Allen advisor will be available to answer those questions, said Wyman.

[Take the Kaiser Family Foundation's health insurance quiz.](#)

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[button name="Visit Our Affordable Care Act Resource Center"  
url="http://www.alleninsuranceandfinancial.com/?p=4456"]

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## Professional, Unbiased Advice About Health Insurance

Health insurance today requires a specialist. Allen Insurance and Financial has produced a short video about the crucial role an independent insurance agency can play in the health insurance marketplace.

[Dan Wyman,](#) head of of Allen's insured benefits division, discusses the steps consumers can take, with the assistance of an Allen insurance agent, to choose the health insurance product that best meets their needs.

[button name="Visit Our Affordable Care Act Resource Center"  
url="http://www.alleninsuranceandfinancial.com/?p=4456"]

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# 4 Important Dates for Health Insurance

Open Enrollment is the time when you can find a new plan on the Health Insurance Marketplace, keep your current plan, or see if you can get help paying for coverage. If you want to make sure you're covered in 2015, mark these 4 dates on your calendar:

- Nov. 15, 2014. This is your first day to apply for, keep, or change your coverage.
- Dec. 15, 2014. Enroll by the 15th if you want new coverage that begins on Jan. 1, 2015. If your plan is changing or you want to change plans, enroll by Dec. 15 to avoid a lapse in coverage.
- Dec. 31, 2014. The day all 2014 Marketplace coverage ends, no matter when you enrolled. Coverage for 2015 plans can start as soon as Jan. 1.
- Feb. 15, 2015. The last day you can enroll in 2015 coverage before the end of Open Enrollment.

We're here to help. At no additional cost. Call 855-701-5700 today to make an appointment with a member of our health insurance team.

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## Medicare Open Enrollment: The

# Ideal Time to Shop for New Coverage

Medicare open enrollment this year starts Oct. 15 and ends Dec. 7. Even if you're happy with your current plan, open enrollment is the ideal time to make sure the plan you're enrolled in is really the right plan for your needs.

Insurance plans unveil new pricing and benefits during open enrollment; it's best not to assume that drug coverage and other co-payments will remain the same during the new plan year.

Medicare beneficiaries have the right to change their health and drug coverage without restriction during open enrollment.

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