

HealthCare.gov Resets All Consumers' Passwords

The Internet security weakness called Heartbleed has prompted HealthCare.gov to reset every consumer's password on the health insurance exchange website.

According to a Health Insurance Marketplace email sent Wednesday, April 23:

“HealthCare.gov uses many layers of protections to secure your information and we've recently enhanced our systems to add additional protections. While there's no indication that the Heartbleed vulnerability has been used against HealthCare.gov or that any personal information has ever been at risk, we have reset consumers' passwords out of abundance of caution.

“This means the next time you visit the website, you'll need to create a new password. We strongly recommend you create a unique password – not one that you've already used on other websites.

How to reset your password

1. Use the online Forgot Password feature
 2. Enter your username and click “Send email”
 3. Wait for the “Forgot Marketplace Password” email we'll send you to create a new password for your account
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Report: Harvard Pilgrim Health Care Likely to Join Maine Health Insurance Marketplace

A report in the Portland Press Herald Friday, April 4 says Harvard Pilgrim Health Care is likely to join Maine Community Health Options and Anthem Blue Cross in the Maine health insurance marketplace (as required by the Affordable Care Act). The deadline is May 31 for companies to file paperwork for marketplace participation in 2015.

[Click here for the article.](#)

5 Tips for Improving Cybersecurity

Cloud computing makes it easier than ever to conduct business from anywhere, on any device. It's important to remember that the trade off for this convenience could be increased potential for a serious data breach.

[Read more in this article in Business News Daily.](#)

All Employers Must Provide Written Notice on Health Insurance Exchange

Employers are required to provide each current employee a written notice with information about the new Health Insurance Exchanges on or before Oct. 1, 2013.

Employers MUST provide the notice to each employee, regardless of plan enrollment status (if applicable) or of part-time or full-time status. Notice is not required for dependents or other individuals who are or may become eligible for coverage under the plan but who are not employees.

Two model notices are available from the U.S. Department of Labor to help employers satisfy the notice requirement. One for those that do offer a health plan – <http://www.dol.gov/ebsa/pdf/FLSAwithplans.pdf>

and one for those who do not – <http://www.dol.gov/ebsa/pdf/FLSAwithoutplans.pdf>

When should the notice be provided? Employers are required to provide the written notice to each current employee not later than Oct. 1, 2013, and to each new employee at the time of hiring beginning October 1, 2013. In general, a notice will be considered provided “at the time of hiring” if it is provided within 14 days of an employee’s start date.

The notice may be provided by first-class mail, or, alternatively, it may be provided electronically if certain requirements are met. More info is available here. <http://www.dol.gov/ebsa/newsroom/tr13-02.html>

All Allen Insurance and Financial clients have been emailed this notice.

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

Healthcare Fraud is on the Rise

Healthcare fraud is likely to increase through October, when the healthcare exchanges created under the Affordable Care Act open to the public. Many of these scammers are using phone calls or email to conduct their fraudulent activities.

Some things to keep in mind:

- There is no such thing as an Obamacare Card.
- The Affordable Care Act does not involve any fees up front.
- You should never give your Social Security number or date of birth to someone who has solicited you in a phone call you were not expecting to receive.
- The Affordable Care Act does not threaten Medicare benefits. If you are asked to verify your Medicare

information by phone, there's a good chance it's a scam.

- When in doubt, don't click on the link in the email or hang up the phone.
- You should never hesitate to call your local insurance agency or Medicare representatives to ask questions.

We're here to answer your questions and point you in the right direction.

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.](#)

Stay Well Protected on a Motorcycle

There's more to staying well protected on a motorcycle than just hanging a small bell from your frame.

Med Pay. Motorcycle liability insurance in Maine includes coverage for medical bills due to injuries you and your passenger incur while riding. Whether you tip your bike while practicing safe riding techniques in a parking lot or you hit wet leaves, you have at least \$2,000 per person for the ambulance and treatment. You can buy coverage of up to \$10,000 per person. If your injuries require you to file a claim with your health insurance, the medical payments coverage on your motorcycle policy should be able to be applied against your health insurance deductible.

Liability coverage. You may think you could not do much damage

to someone else if you are at fault in a motorcycle accident, but there is a good reason to buy as much liability coverage as you can afford. In Maine, the limit of coverage you have, which will pay someone else if you injure them, is the same limit that will pay your medical bills if you are hit by a driver who has no insurance or has an amount that is insufficient to cover your medical bills. This is called **uninsured and under-insured motorist coverage**, and you will see it listed as UIM on many insurance policies.

For example: Assume you have \$500,000 in liability coverage. You should also have \$500,000 in UIM. The only way you wouldn't is if you signed a form specifically requesting lower coverage. Let's say a driver hits your bike, causing you \$130,000 in medical expenses, but that driver has the state minimum limit of \$50,000 in liability coverage. Because your insurance is greater than the insurance of the person who hit you, your insurance will pay up to your limit of coverage. In this case, your insurance is more than adequate to cover the extra \$80,000.

Another thing to note: Your motorcycle insurance is not like an HMO with treatment exclusions. So if your doctor says you need chiropractic care, deep tissue massage or a wheel chair ramp into your house following the collision, your motorcycle policy will likely cover it.

On a motorcycle policy, you may have the option to include **passenger liability protection**. This means your liability coverage will extend to your passenger, even if they are related to you. Without this, your passenger only has **Med Pay** coverage protecting them.

If you purchase **accessory coverage** for your motorcycle to compensate you for damage to saddle bags and chrome bling, you should also have the option to include **safety riding apparel** as accessories. That means your helmet, gloves, leather or cordura jacket and rain suit can be replaced following an accident.

Always keep receipts and pictures of upgrades to your bike and of your riding gear so you are properly compensated in the event of a claim.

If you are riding a classic bike and want full coverage, it will likely be written for an **agreed value**. That means it doesn't suffer any depreciation like a newer bike might. Some agreed value policies don't sell separate accessory coverage, and the value of the accessories should be included in the bike's agreed value.

Other things you may want to add to your policy are roadside assistance/ towing , trip interruption coverage, disappearing deductibles, coverage for a trailer used to haul your bike, and for brand new bikes, guaranteed replacement cost.

Be sure to let your agent know if you have a motorcycle endorsement on your license, how many years of experience you have, whether you have completed a rider safety course, and if you belong to any riding associations such as HOG or BMW MOA.