

# 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.

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## 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.*

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# 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.](#)

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# 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.

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## **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](mailto:isoffice@tidewater.net)

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## **Harvard Pilgrim Health Care's Broker of the Quarter**

Harvard Pilgrim Health Care, the non-for-profit health care plan serving more than 1 million people in New England, has named Allen Insurance and Financial its Broker of the Quarter for the

fourth quarter of 2012.

Allen was chosen from among Harvard Pilgrim's approximately 900 brokers in Maine, Massachusetts and New Hampshire based on these criteria:

- Accurately and professionally representing Harvard Pilgrim Health Care to customers
- Demonstrating fair and ethical standards
- Taking initiative to learn more about HPHC
- Highest number of sales to commercial accounts/members

Dan Wyman, Allen's employee benefits manager, notes: "Health insurance is a difficult matter for all of us, both in cost and quality. We're proud to partner with Harvard Pilgrim to offer innovative and high quality health insurance plans to our customers throughout Maine."

Harvard Pilgrim Health Care is a not-for-profit health plan serving more than one million members in New England. Founded in 1969, the health plan has built its reputation on pragmatic innovation with a goal of lowering costs, improving care and enhancing the overall member experience. Harvard Pilgrim is known for its excellent clinical programs, customer service, health improvement strategies and innovative tools that offer consumers greater transparency and empower them to make better decisions about their health care. Ranked as the top private health plan in America for nine consecutive year by the National Committee for Quality Assurance, Harvard Pilgrim says: "Count Us In" to the members and communities it serves.

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# Learn More About New Law Redefining 'Independent Contractor'

A new Maine law clarifies the conditions under which a worker should be classified as an employee or as an independent contractor. It also applies the independent contractor standard uniformly across unemployment, wage and hour, and worker's compensation laws.

The Maine Contractors and Builders Alliance is holding an informational meeting about the new law on Wednesday, Jan. 16 at 5:30 p.m. at Graffam Brothers Harborside Restaurant in Camden at 5:30 p.m. Call 593-0864 to reserve a spot.

Here is a link to the Maine.gov website about the new law:

[http://www.maine.gov/labor/misclass/employment\\_standard.shtml](http://www.maine.gov/labor/misclass/employment_standard.shtml)

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## Long-Term Care Insurance

Individuals are living longer—but we are not necessarily living these years in the best of health. Although medical advances have helped increase our life expectancy, we still must face the realities of aging. A less than happy truth is that we often spend several of our last years in need of assistance with day-to-day routines. As health care expenses rise, it is important that we think about ways to protect you against the risks long-term care presents.

[Read more now.](#)

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# Celebrating 20 Years With Concord Group Insurance Companies



Photo caption: From left, Michael Pierce, President Allen Insurance and Financial; Karen Reed Allen Insurance and Financial; John Goodwin Concord Group; John Natale Vice President – Marketing Concord Group; Gene McKeever Allen Insurance and Financial; Michael Nolin Vice President – Underwriting Concord Group and Peter Williams Allen Insurance and Financial.

Concord Group Insurance Companies and Allen Insurance and Financial held a Concord and Allen Day to celebrate a business partnership of 20 years.

Concord Group and Allen Insurance and Financial believe strongly in the independent agency system; that doing business locally



with people you know is good business and good for the local economy.

John Natale, Vice President of Marketing at Concord Group, states “We’re proud to partner with this outstanding agency. We share a mutual commitment to the Maine communities Allen Insurance & Financial serves from its offices in Rockland and Camden.”

Added Mike Pierce, President of Allen Insurance and Financial, “As an employee-owned business, we care deeply about our families, employees and the businesses and communities we serve. Our philosophy is to always provide protection to our clients in a thoughtful, friendly, professional way. Concord Group and Allen share a commitment to this kind of quality service.”

Concord Group and Allen Insurance and Financial have returned thousands of community members to pre-loss condition in their 20 years of serving Maine policyholders together. With strong balance sheets, conservative business practices, unique products and exemplary service, they’ll continue to protect Maine communities for decades to come.

## About Concord Group Insurance

Concord Group Insurance ([www.concordgroupinsurance.com](http://www.concordgroupinsurance.com)) is one of the largest writers of personal and commercial insurance in New England. In business since 1928, Concord Group has consistently earned an A (Excellent) rating from A.M. Best Company, a national insurance rating organization.

# About Allen Insurance and Financial

Founded in 1866, Allen Insurance and Financial ([www.allenif.com](http://www.allenif.com)) has offices in Rockland, Camden and Southwest Harbor, where the agency operates as L. S. Robinson Company. In 2012, Allen Insurance and Financial was named both a “Best Place to Work in Maine” and is a winner of a “Maine Governor’s Award for Business Excellence.”

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## Pet Insurance: Because Fido is a Part of the Family, Too

A pet is part of the family. And like other family members, pets have health needs. Pet insurance, available through Allen Insurance and Financial, helps pet owners manage the rising cost of treating their pet’s illnesses and injuries.

A pet insurance plan includes:

- Visit any licensed veterinarian, including specialists.
- Get back 80 percent of bills for covered services. Plans cover office visits, lab tests, surgery and more.
- Pets as young as seven weeks old are covered – and no pet is too old for coverage.

For more information, contact Karen Reed at 236-4311 or 800-439-4311 or by email at [kreed@alleninsuranceandfinancial.com](mailto:kreed@alleninsuranceandfinancial.com).