

Maine Worker's Compensation revised Construction Subcontractor Predetermination Application

Please click below for the current approved form

[Predetermination Application](#)

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.