

# Latest Market Commentary

We are in the midst of an improving economic environment, but it has not been a strong recovery thus far.

[More](#)

---

## New Health Care Tax Credit

The IRS has broken down the process to determine if your business will qualify for the new health care tax credit into three simple steps. Try it and see if you are eligible!

[Small Business Tax Credit](#)

---

## The Patient Protection and Affordable Care Act

The Patient Protection and Affordable Care Act (Health Care Reform Bill) provides small employers with some tax credits for offering health insurance to their employees. This article will provide you with significant guidance on how it works

[Legislative Brief-Small Business Tax Care Credit](#)

---

# **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](#)

---

# **Weight Watchers New Session beginning October 20th**

**CAMDEN** – For anyone interested in joining Weight Watchers, we will begin a new 12 week session on October 20th at the Allen Insurance Financial office at 34 Elm Street, Camden. The cost is \$145 and all are welcome. Each weekly meeting will be held on Tuesdays at 5:15pm.

If you would like additional information or would like to join, please email Karen Reed at [kreed@allenagency.com](mailto:kreed@allenagency.com) or call 236-4311.

---

## **Join us Tonite! Weight Watchers Group Looking For New Members!**

**CAMDEN** – We are looking for new members to join our group for Weight Watchers. We will be hosting an open house for anyone interested in joining our group or just learning more about the Weight Watchers Program. The open house will be held on Tuesday September 22nd at 5:15pm at the Allen Agency office located at 34 Elm Street, Camden. Meetings to begin mid October and will likely be held on Tuesdays at 5:15.

The cost for each 12 week session is \$145 due at beginning of each session.

If you are interested in learning more about this group or are interested in joining, please contact Karen Reed via email [kreed@alleninsuranceandfinancial.com](mailto:kreed@alleninsuranceandfinancial.com) or by phone 236-4311.

---

## **Don't Miss Tonite's Spaghetti Supper to benefit CHRHS Football**

ROCKPORT – The Camden Hills Regional High School Football Boosters will be hosting a spaghetti supper on Friday, September 11, 2009 from 5:30pm to 7:30pm.

The event will be held at the Masonic Hall in Rockport. Tickets are \$5 each or \$15 for the entire family. There will be a door prize and raffle tickets available to purchase.

For more information please contact Sarah Halberg 975-6708.

---

## **Yardsale To Benefit Relay For Life**

CAMDEN – The Allen Agency/Allen Financial Group of Camden will be hosting a yard sale on Saturday June 6th at their office on 34 Elm Street in Camden. All proceeds will go towards their fund

raising efforts for the American Cancer Society Midcoast Relay For Life Event to be held later this month. There will be something for everyone! Yard sale begins at 8am and will run until noon. For additional information, please contact Karen Reed at [kreed@alleninsuranceandfinancial.com](mailto:kreed@alleninsuranceandfinancial.com).

Serving Midcoast Maine and beyond since 1866, the Allen Agency is an employee-owned company, providing insurance for individuals, families and businesses. The company's main office is at 34-36 Elm St. in Camden. The Allen Agency also has locations in Rockland and Saco.

---

## 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](http://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.