



# Insuringmyself.com LLC Agency Newsletter

Phone: 847-668-9194  
www.insuringmyself.com  
424 Clifton Dr., Round Lake Park, IL 60073



Fall/Winter 2015

## General Updates

- Be sure to visit our website's "Events" page for upcoming Seminar Information
- Expo Visitors—thank you for stopping by our booth at one of the local events that we did this spring and summer!

## Inside this issue:

Insurance Carrier Consolidation	2
Life Insurance Awareness Month	2
Medicare Changes	2
Word Search	3
Medicare Changes (continued)	4

## Open Enrollment Season is Around the Corner!

Hello everyone, we wanted to reach out to you with general updates and information about our fledgling agency and news related to the life and health insurance industry. If you are interested in reviewing your coverage or taking a look at other insurance products—please contact us as soon as possible! The Medicare Open Enrollment Season starts on October 15th and ends December 7th. The Affordable Care Act ("Obamacare") Open Enrollment starts on November 1st and ends on January 31st. Needless to say, this is the busiest time of year for insurance agents that work in health insurance.

### Affordable Care Act Coverage

There will be a variety of changes this year to existing plans—this includes coverage options and rates. We will reach out to clients that are most affected by any changes but if your personal situation has changed, please reach out to us!



Don't want a plan on the exchange?  
We can handle that!

## New Team Member!

I'm proud to announce that David Pappas has joined our team as a Health Insurance Specialist. He is a man of good character and will take very good care of his clients' needs. David is from Aurora, IL and is a married father of two.

A graduate of Northern Illinois University, he has displayed both the intellect and empathy to work well with people.

**David Pappas**

He can be reached at:  
630-212-8601

*Certified on the  
Federally Facilitated  
Health Marketplace*

d.pappas@insuringmyself.com



## Address or Phone Number Changes

Please e-mail updates to: records@insuringmyself.com  
OR text/call 847-668-9194



**Enhance your retirement savings with the Guaranteed Cash Value Accumulation from a Whole Life Policy!**

**“Of more immediate concern is the possible increase to the Medicare Part B annual deductible.”**

## Insurance Carrier Consolidation

If you haven't heard by now, there were two major health insurance carrier mergers announced this summer. Aetna is slated to acquire Humana and Anthem is set to acquire Cigna-Healthspring. Both mergers still have to clear regulatory hurdles but it appears that both will be able to go forward.

What does that mean to YOU? Well, we really don't know, at least not yet! Don't expect any significant plan changes, even soon after the mergers.

Humana has a very strong Medicare market presence that will certainly place Aetna at the top as one of the premier Medicare players in the market. Both carriers are not that strong in the individual market but do a fair amount of employer-based health business.

Anthem is the largest for-profit member of the Blue Cross and Blue Shield Association. The Cigna-Healthspring acquisition will help both their Medicare and Group Insurance business.

## Life Insurance Awareness Month

September is Life Insurance Awareness Month. Are you adequately covered? If not, you're not alone! According to a LIMRA and LIFE Foundation 2013 Insurance Barometer Study, 33% of respondents said they don't have enough life insurance, including one-fourth who already had a policy.

For many families, living paycheck to paycheck, life insurance is not a big enough priority to allocate funds to. Think about that, it's like saying that YOUR family is not worth setting aside a few dollars in case something happens to YOU.

Show them that you care-

**GET A QUOTE!**

## MEDICARE CHANGES—ELIMINATING FIRST DOLLAR COVERAGE

There are changes coming to the Medicare insurance landscape. New rules are in effect that will ultimately lead to the elimination of sales for first-dollar coverage Medicare Supplement Plans (e.g. Plan F). This means that those plans which contain a deductible could become the predominant plans in the market

(e.g. Plan G). These changes are not due to be fully implemented until the year 2020.

Of more immediate concern is the possible increase to the Medicare Part B annual deductible. Currently being considered are rate increases

*(Continued on page 4)*

**Exercise Your Mind, Find the Insurance-Related Words!**

A	E	R	T	H	J	I	H	E	R	T	C	P	I	E	B	M	S	D	D
W	K	S	O	Y	O	N	E	R	A	C	I	D	E	M	D	E	U	R	L
S	H	C	V	U	P	O	M	A	W	M	A	B	Q	C	E	Y	B	T	A
H	F	F	F	I	A	T	H	N	A	G	S	C	H	I	A	F	S	P	T
I	P	T	E	E	X	N	U	V	S	E	S	T	U	O	S	M	I	E	N
T	D	G	I	S	S	E	M	F	K	H	E	A	P	G	H	E	D	U	E
L	A	I	Z	N	E	G	A	B	O	C	O	N	H	A	P	A	Y	C	S
B	P	B	D	O	Y	P	N	Y	T	C	N	S	L	C	R	H	U	N	C
N	R	H	A	E	T	N	A	R	O	L	Y	J	P	K	L	L	O	M	L
M	U	U	Q	B	W	R	L	D	I	G	M	P	U	I	N	I	R	A	R
S	R	J	P	E	R	K	A	I	Y	P	E	H	O	G	T	G	B	A	I
D	O	M	O	L	I	J	F	O	H	U	R	A	W	P	T	A	Y	S	U
F	T	K	L	B	Y	Q	D	D	U	A	T	C	I	A	D	B	L	O	H
T	C	L	A	I	M	T	I	Q	N	C	P	R	T	E	J	H	R	B	A
E	O	E	D	T	O	H	M	W	A	O	C	G	R	A	X	E	Z	N	O
I	D	S	O	C	T	O	A	L	R	S	I	M	S	D	A	D	N	B	E
D	L	E	U	U	S	R	T	I	E	R	N	O	G	C	O	P	A	Y	D
M	B	O	D	D	E	A	S	R	I	H	V	M	I	O	P	S	L	A	R
C	A	J	L	E	O	U	P	S	R	M	O	S	X	U	I	G	H	L	N
C	F	Z	V	D	I	J	H	N	P	A	I	H	F	N	V	E	K	S	B

**FIND THESE WORDS:**

- |                     |                   |
|---------------------|-------------------|
| <b>AETNA</b>        | <b>HOSPITAL</b>   |
| <b>HUMANA</b>       | <b>COPAY</b>      |
| <b>MEDICARE</b>     | <b>DEDUCTIBLE</b> |
| <b>PRESCRIPTION</b> | <b>CLAIM</b>      |
| <b>DOCTOR</b>       | <b>SUBSIDY</b>    |

Words may be listed up, down, across, backwards, and/or diagonally.  
 Answer Guide will be posted online and in the next issue.

**Insuringmyself.com LLC**

424 Clifton Dr.  
Round Lake Park, IL 60073

Phone: 847-668-9194

E-Mail:

[inquiry@insuringmyself.com](mailto:inquiry@insuringmyself.com)



Hi, I'm Francisco Ramirez and this is the inaugural newsletter for my insurance agency. My agency is designed to work with qualified independent insurance agents that can offer a variety of products to support a solution that meets the needs of individuals, families, and small businesses. We take a great deal of pride in knowing that we're connecting you with solid carriers and plans to fit your needs. We're not pushy but we are thorough and want to do well for you. Please share us with your friends and family members!



**WWW.INSURINGMYSELF.COM**

This is an insurance advertisement.  
Calling will connect you with a licensed insurance agent.

**MEDICARE CHANGES—ELIMINATING FIRST DOLLAR COVERAGE  
(continued from page 2)**

of as much as 50% which would change the deductible from \$147 per year to \$220.50 per year.

How will this affect Medicare Supplement Premiums? It could result in an increase to the cost of all plans that cover the Part B Deductible (e.g. Plan F). It could also further reduce the cost of plans that don't cover that deductible (e.g. Plan G). It's still a little too early to tell how the rate scenario will play out but I would expect changes that are outside the norm. Traditionally, many insurers implement rate changes during the spring of each year.

The Medicare market continues to evolve as more and more baby boomers enroll. We'll do our best to keep you informed about any major changes but if you think that your personal insurance needs have changed or want to consider other options—please contact us!

