



PLEASE SHARE
WITH FRIENDS
AND FAMILY!

Insuringmyself.com LLC Agency Newsletter—2020



Francisco Ramirez, Phone: 847-668-9194

John Porter, Phone: 224-627-5570

www.insuringmyself.com

2020 Newsletter

Address or Phone Number Changes

Please e-mail
updates to:

records
@insuringmyself.com

OR

text/call

YOUR AGENT

Inside this issue:

Time to Reassess	1
Insurance Carrier Changes	2
Agent John Porter Asks You...	2
Q& A With Your Agents	3
A Note from "The Editor"	4
Covid-19 Protocols	4
End of Life Pathways	4

2020—A Time to Reassess Everything

If there was ever a time to, collectively, reassess one's priorities and affairs—2020 sure has been the perfect catalyst. If you haven't taken any action to address some key concerns, hopefully, this year's newsletter will offer some solutions to help you.

- ◆ **Retirement-Financial Security:** Are you tired of the stock market volatility or concerned that social security benefits will be insufficient to meet a satisfactory retirement lifestyle? Do you have a 401K that needs to go somewhere and do something? Call us to inquire about how different Annuities can meet your needs for income generation and/or wealth accumulation.
- ◆ **Healthcare:** Has there ever been a more dangerous time to be without health insurance? While the Affordable Care Act has provided coverage opportunities for more Americans, it continues to be a political target while no real alternative has been offered. If you qualify, Medicare is a safe haven program that many seniors enjoy. However, confusion abounds with the alphabet soup labels for parts/plans and the plethora of coverage options. Contact us to help you figure out what base coverage to get and what, if any, supplemental or emergency coverage might be a good addition.
- ◆ **Life Insurance:** Term Life policies continue to be the "cheapest" way to get covered but Whole Life and Universal Life policies can offer additional benefits that can't be just shrugged off as inconsequential. Affluent policyholders know how these policies can help them supplement retirement income and act as their own personal banking system. Some of these plans can even help finance the long term care needs brought upon by chronic, critical, or terminal illnesses. Stop depending on life insurance that could terminate if you lose your job! Don't procrastinate and wait a few years—take advantage of the lower rates that are offered while you are younger. Call us!

Medicare Annual Enrollment

Don't forget to schedule a free coverage review for
Medicare Advantage and Prescription Drug Plans
(October 15th—December 7th)





Did you know that permanent (cash value) life insurance is not counted as an asset in the FAFSA calculations for financial aid? Plus, your funds aren't restricted to paying just educational expenses like in a 529 Plan. If you have a child under the age of 10—it may be worth exploring this college funding option!

Insurance Carrier Changes and Additions



Wellcare has merged with a larger insurance conglomerate, Centene Corporation. Wellcare continues to offer a variety of Medicare Prescription Drug Plans and Medicare Advantage Plans. In some areas, they are key providers of Medicaid coverage. We do not anticipate any major changes for existing policy holders.



We have added American Equity as one of our key providers of Annuity products. They have innovative designs that are rarely seen with other annuity providers. Both IRA and non-IRA products are available. Please inquire for a detailed and free consultation or visit our website for more info:

www.insuringmyself.com/annuities.html

Agent John Porter Asks You...

Are hospital co-pays a concern for you?

There are hospital indemnity plans that take the stress away from worrying about how you are going to pay for your uncovered hospital expenses.

These plans can cover hospital co-pays for up to 10 days per year that can possibly save you more than a couple of thousand dollars per hospitalization. You may also be able to customize your plan by changing the benefit levels paid out or adding features like skilled nursing care coverage, ambulance riders, or lump sum cancer benefits. These are great plans to combine with Medicare Advantage or regular health insurance.

Eligibility—varies by carrier but it takes just a few medical questions to determine your eligibility. Some plans offer guaranteed issue coverage to those that are near age 65.

Cost—call us to get a customized quote to meet your needs.

Q & A With Your Agents

Q & A with John Porter

How long have you been a Broker?

I've been in the insurance industry for 6 years. I've worked in the corporate world for four years and have been on my own with Insuringmyself.com for the last two annual enrollments.

What inspired you to get into the wonderful world of Medicare?

Honestly, watching my mother going through this process and seeing how overwhelmed she was. I knew there had to be a better way to make this process easier for clients. I decided to be the better way so that no client of mine would ever feel the way my mother did.

What is the most rewarding thing about being in this industry?

The satisfaction I get knowing that I got my clients in the right plan that fits their needs and giving them the knowledge and confidence in the plan they choose. It gives me great pride when clients are so satisfied with their plan choice that during the annual follow up, they let me know they want to continue in their current plan.

What are the plans for the future of Insuringmyself.com and you?

This year, during the covid pandemic, has brought about a lot of changes in our industry. We are now able to do consultations over the phone, face to face (practicing social distancing with masks), or utilizing technology like one of the video conferencing platforms like Zoom or Google Meets. I really love what I do and plan on continuing to build my client base, knowing that I have done right by all my clients as I would have for my mother. I will continue to keep up with the latest changes and technology to make sure I keep you all informed and stress free during the process.

Q & A with Francisco Ramirez

What does the future look like for Insuringmyself.com?

The industry has changed quite a bit since I started in this field, that was back in the summer of 2012. I remember dealing with several declined health insurance applications (pre-Obamacare). It truly was a pain in the neck so I was quite relieved when the Affordable Care Act did away with exclusions for pre-existing conditions. It made my job easier but, more importantly, it allowed people to get the protection that they were seeking. I bring this up because I see the potential for some major industry shifts. The political climate is changing and I can see the possibility for a Medicare-for-all type of program to come to fruition. That could be good or bad for the health insurance side of our business-it really depends on how such programs are implemented and what role the existing insurance industry will play in that.

All that being said, I'd like to increase our percentage of overall business into other key insurance areas like life insurance, long term care insurance, and annuities. We have access to the top products so we just need to be able to deliver them to those that need them.

A Note From “The Editor”

Insuringmyself.com LLC

1860 Savannah Circle
Mundelein, IL 60060

Phone:

847-668-9194 *

E-Mail:

inquiry@insuringmyself.com

- Accident & Hospital Indemnity Insurance
 - Annuities
- Critical Illness Insurance
- Dental and Vision Insurance
- Disability Insurance
 - Group Insurance
 - Health Insurance
 - Life Insurance
- Long Term Care Insurance
- Medicare-Related Insurance
- Retirement Planning



Hi, thanks for taking a look at this year’s newsletter. We provide one of these to all our current clients and some of our past ones as well. For whatever reason, we do lose clients but we try our best to help all of you! We certainly would welcome you back if you’ve gone astray!



Please share us with your friends and family members!

Sincerely, Francisco Ramirez

WWW.INSURINGMYSELF.COM

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



Covid-19 Protocols

We take your health (and ours) very seriously and are following guidelines set forth by the CDC and the various insurers that we represent. This includes coming to all face-to-face appointments with a mask. If you prefer, we can assist you over the phone or even through one of the popular video conferencing solutions. Please let us know what your preferred method is to have us help you.



End of Life Pathways

One of our goals is to help protect the financial futures of families that we work with. One method of doing that is by promoting the ownership of Life Insurance. Unfortunately, we have seen too many people die without any life insurance and we’ve seen what some of the financial consequences have been. It’s one thing to not qualify for coverage but if you can qualify and can afford it...not having coverage is like planning to fail. Having sufficient life insurance can alleviate a huge burden on those that you leave behind.

Every time that we hear of a loved one or an acquaintance that dies without any life insurance, well—it’s a bit of a sign that we’ve failed. Help us help you! Call us to review your coverage options. We offer accidental death, term life, universal life, whole life, and a myriad of customizable options to choose from.

Call your agent!