

Open Enrollment 2018 Begins Today 11/1/17. Time for your ANNUAL REVIEW!
Email 11/01/2017

Open enrollment 2018 starts today 11/1/17...Nothing to worry about, we have plenty of time to complete your Annual Review and go through all of your options! While most brokers are turning and running for the hills, we are "all in" and are tackling this project head on!

Deadlines to make changes are as follows:

| <u>Deadline</u> | <u>Effective Date</u> |
|-----------------|-----------------------|
| 12/15/17 | 1/1/18 |
| 1/15/18 | 2/1/18 |
| 1/31/18 | 3/1/18 |

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>>> Attn: NON Covered CA Clients (Direct to the carrier / Off Exchange):

If you are direct to the carrier, and have nothing to do with Covered CA, please complete the **Off – X Client Annual Review Form** and we will be in touch with you soon to schedule a time to review your options. We understand that some plans have been increased by as much as 40%! This healthcare world has been turned upside down for most of us and it may be time to finally make a huge change and raise your deductible! We are here to help make a recommendation and would like to **thank you so much for putting your trust in us to help you navigate through this crazy, constantly changing industry.** We consider you like "family," and after nearly 20 years of experience, and helping our clients, this year's rate change "takes the cake!" We look forward to working with you soon. You do NOT need to read through this entire email.

1. Ready to start exploring your options Off – Exchange? Don't qualify for Covered CA, or want absolutely nothing to do with them or a tax credit? **GET A QUOTE** today!
2. Visit our updated website to see our opinion on all **HEALTH PLANS** in California.
3. Don't forget to start the process of scheduling your Annual Review. Complete the **Off – X Client Review Form** now!

>>> Attn: COVERED CALIFORNIA Clients:

If you have an account through Covered CA, and are clients of ours, then continue to read on...and please **DISREGARD INSURANCE CARRIER LETTERS** until we talk. Many of them have **ERRORS and WRONG INFORMATION** regarding plan design and rates. **Please continue on and read this entire email or at a minimum, at least read through the red font.**

>>> Attn: ALL NEW PROSPECTIVE CLIENTS, PAST CLIENTS, and UNINSURED:

Already have an account through Covered CA? Did your policy lapse or get terminated this past year? That's ok, just complete your **ANNUAL REVIEW Request Form** and continue to **read this entire email.**

Are you UNINSURED or coming off of a cancelled group plan? Is COBRA expiring?

If you do **NOT** have a Covered CA account, you can start here: **APPLY NOW** for a Covered CA account, and we will be in touch as soon as possible to help with your enrollment. Be sure to **read this entire email.**

We would like to “thank you” for selecting us as your insurance agent! Some of you have been with us for nearly 20 years, while others for just a year. Either way, we consider you like “family.” Since this healthcare industry has been turned upside down, we have decided to take a slightly different approach this year for your annual review.

<STOP!> PLEASE INVEST 20 – 30 MINUTES OF YOUR TIME TO READ THIS EMAIL!

It is important that you read through this Entire Email, we promise it will be worth the investment of your time. **Our strategy might just save you hundreds or even thousands of dollars per year...so, please do your homework and READ THIS EMAIL FROM TOP TO BOTTOM!**

HOMEWORK!

Yes, all we ask is about 20 – 30 minutes from you. We’ve done our job over the last 6 weeks and we have invested HUNDREDS OF HOURS gathering, reviewing, and analyzing information pertaining to the healthcare industry and our client’s future.

OUR GOAL

It is our objective to treat our clients like family and help guide you in the right direction. After all, **you deserve to work with a well prepared and knowledgeable team that will provide you with all of your options.** It is our mission to enroll you in the insurance plan with the BEST VALUE based on your unique situation.

ASKING FOR REFERRALS

We are sometimes too shy to ask for referrals! Over the last 2 decades we have worked hard for our clients, with hopes that you would **please take time out of your day to tell 1 or 2 others about us.** Whether it is a friend, neighbor, or co-worker...we sincerely appreciate your help with spreading the word. Refer-A-Friend today!

HOW DO WE MAKE OUR MONEY?

What used to be a 20% commission industry is now down to 1% – 2% this year. This year our commissions were cut on average by 25% to 50% once again. It’s no secret – your premiums keep going up, and our commissions keep going down. We know that this is not a huge concern of yours, but **the bottom line is that we unfortunately have to work on huge volume to stay afloat which means shorter annual review times over the phone,** and we know that our clients can respect that. We are in for longer 16 – 18 hour days for 3 months (from 11/1 to 1/31), but keep in mind, we can only work from September (preparing for the next year) through approximately April (when we finish wrapping up our reconciliation for the current year...thanks Obama).

WE ARE COMPENSATED DIRECTLY BY THE INSURANCE CARRIERS

The good news for you, is that we cannot legally charge for our services. Over the last 7 years, it seems like we are instructed to work twice as hard for one half of the pay. It is just the nature of the business and we continue to move forward by choice. We are compensated directly by the insurance carriers. **Some carriers have recently breached their contract with us agents, and I’m sure there will be some class action lawsuits being filed in the coming months.** It’s very sad and just “mind-blowing” how us agents are being “steam rolled” by these insurance companies, but your NoCobra.com Team will remain committed to our clients for a minimum of 2 more years.

OE15.com WEBSITE IMPROVEMENTS & UPDATES

HEALTH PLANS - We have added some important information to help our clients make an educated decision as to which insurance health plans you may select from for next year. Click the HEALTH PLANS (link above) to start your research.

All of the information that you need is provided on one page for each carrier:

- Links to in-network hospitals

- Doctor search links

- Phone numbers

- Important carrier facts

- Advantages / Disadvantages and Pros & Cons of each carrier

- Wiki Links and more!

It is all just our honest opinion, and we are sure you will find it useful and save you a ton of time. We are absolutely positive you will enjoy our new website updates!

TAX PENALTY - Many clients have asked about the tax penalty, so we finally put that page up as well. Although 2018 is still uncertain from an IRS standpoint, our examples provide you with a close estimate of what your tax penalty would be if you decided to be uninsured.

INCOME ATTESTATION FORM – Covered CA recently released a form that will make it much easier to provide income verification. In the past, they have required clients to mail, fax or upload tax returns, bank statements, paystubs or w2 forms, and such. And now, with this 1 page form, you can print it out, complete it, sign it and fax it back directly to Covered CA and it will fulfill your requirement if income documents are requested by Covered California.

GET A QUOTE TOOL – Covered CA software has never enabled us agents to email a quote to our clients. We are not sure why this feature wasn't written into the software code, but that will remain a mystery. For our clients that want to enter in your family's information, you can now generate a quote in just 2 minutes! It will NOT be an exact quote, but will provide you a close estimate as to what your monthly premium will be for each plan. It will also provide your approximate subsidy (APTC tax credit) as well.

MEDICARE FORM – Many of our clients turn age 65 each year and are looking for information on supplemental medigap plans. We have created a 1 page form that you can submit to us today, or 2 to 3 months prior to reaching that magical age of 65 when you are eligible for Medicare! We will help explain your options and point you in the right direction prior to your Covered CA policy terminating.

LIFE INSURANCE QUOTES – This last year we developed a life insurance website and a team to help you insure your family in case something unexpectedly happened to you. Term life insurance can provide a huge tax-free explosion and provide security to your surviving family members for pennies on the dollar. Visit TermLyf.com and get a quote today!

WHY USE THE NOCOBRA.COM TEAM?

A note from our CEO Marc L. Harris: "This is an easy one. After almost 20 years of experience and dedication to this industry which constantly changes, we have earned our 5 Star rating from not only our clients (that's you), but also our peers in the industry and the insurance carriers too!"

- Almost 20 years of looking for the loopholes and best value plans on the market.
- We have built relationships and are linked with the VP's and some CEO's of numerous carriers and agencies.
- **We are in the top 1% of all 30,000 agents in the state of California** for a reason.
- We work hard to understand this everchanging healthcare industry with hopes to pass down our analysis and opinions which in turn help benefit you (our clients)!
- It is you that keep us going, and for now, we will continue to provide a high level of service and PAY IT FORWARD!

***** **HOMEWORK / CHECKLIST** *****

1) FEEL FREE TO SHOP AROUND

Everyone has the same rates! What we have told our clients who have been with us for 19 years, is that it is the service that separates us from our competition, not the rates. **All brokers offer the same monthly premium**, so please shop around if you like.

2) UNDERSTANDING ALL OF YOUR OPTIONS

With all of the change and uncertainty this coming year, **you deserve to know what your options are**. Some carriers have taken the "bait and switch" approach and rates for some policies are going up over 40%. You need to be informed and educated, and we are always here to help. Be sure to complete your **ANNUAL REVIEW Request Form** today! This will start the process and get the ball rolling.

3) VIRTUAL ANNUAL REVIEW (Our goal is a 15 minute review)

We are actually starting it right now, and you didn't even realize it. For all of our long-term clients, you know that we love taking the time with you and will always treat you like family. For all of our new clients who we have recently met over the last few years, we always have, and **we always will continue to reach out to you at a minimum of once per year to do our Annual Review**.

This year, we have decided to take a slightly different approach to help make it a "win-win" for everyone. It will hopefully help cut our phone conversation times in half and allow us to work with more clients. **Instead of spending 30 – 40 minutes on the phone to complete your renewal, we hope that a 15 minute conversation should work just as effective**. So, thanks for doing your homework and reading through this email in its entirety. Hopefully...so far, so good?

4) INCOME PROJECTION or CHANGES? (10% More or Less)

Has your income increased or decreased by 10% or more? If so, you are required to let Covered CA know. Take a look at the new FPL chart on our **DO I QUALIFY** page to see where you fit in for the 2018 income projection, and call or email us with any questions.

Regarding your income projection, it is important that you continue to let us coach you. If you are off by as little as \$10, Covered California is going to enroll you in the more expensive program with fewer benefits and a higher max out of pocket. This is so critical, especially to our clients that are close to the Medi-Cal range. We will continue to offer our advice and attempt to make the changes on your behalf or refer you to Covered California to complete your income change, but **please consult with us first!**

5) ADDRESS CHANGES? (Have you recently moved?)

If you need to update your address ONLY, please contact Covered CA at (800) 300-1506. Do NOT let them update your income until speaking with us first! It is very unfortunate that Covered CA hired a very weak software development team, and sometimes a simple address change can take 10 – 15 minutes. By you taking the time to call Covered California, it will allow us to spend more time with you (and other clients) reviewing your options, and finding the plan with the best value based on your unique situation.

6) TERMINATING PARTICIPATION / CANCELLING COVERAGE

If you get a job with benefits, or simply just can't afford your monthly premium anymore, you can **call Covered California at (800) 300-1506 to terminate your plan**. If you are uninsured, you will be required to pay a penalty to the IRS. Feel free to visit our TAX PENALTY page for more details, or contact your tax preparer for more information about the consequences. There are pros and cons to being a Certified Agent with Covered CA, and terminating participation has caused too many headaches! **From this point on, we will advise our clients to cancel directly with Covered CA.** This will make it easier on everyone, and remove the liability from our plate...and transfer it over to CoveredCA.com in case any information gets lost in their system.

7) TURNING AGE 65 SOON?

If you are nearing age 65, that is a good thing for your health insurance situation, and we can help with your Medicare supplement options. Plan F medigap **PPO** plans run around \$175/month or so, and the Medicare Advantage **HMO** (MAPD) plans start at \$0/month. These plans fill your 20% gap that Medicare Part A & B do not cover. **If you are turning 65 or have a parent that is 65 or older, just complete our short MEDICARE FORM and we can provide you with a quote.**

8) HAVE CHILDREN UNDER AGE 20? (50%+ rate increases Off Exchange!)

This year 7 new age bands were introduced for children under 20 and some of the rates have sky rocketed up 53% or even more. At this point **it might make sense to downgrade from your child's current Platinum 90 or Gold 80 plan with a \$0 deductible**. We can help you run the numbers and help make a recommendation.

9) **ATTENTION CURRENT ANTHEM BLUE CROSS CLIENTS** (Through Covered CA)

Did you receive your termination letter explaining that your plan will be cancelled 12/31/17? Since Anthem has decided to pull out of the IFP marketplace in 16 of the 19 California regions, we are on a mission to help our clients make a critical decision no later than 12/15/17. If you do nothing, Covered CA will select a "default plan" for you so that you will not be uninsured.

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NOTE TO ALL OF OUR Bronze 60 EPO clients: If you took our advice and chased the lower premium with the Anthem Blue Cross Bronze 60 EPO and "self-insured," hopefully you came out ahead. It was the typical "bait and switch." The plan was very underpriced in our opinion, and it's been a nice run over the last couple years with those rock bottom rates. Your monthly premium was a ton less vs being on a more expensive Silver, Gold or Platinum plan. Unfortunately, all good things come to an end...but being cancelled? What an unexpected move by Anthem Blue Cross!

There are many factors that go into reviewing each client's unique situation and making a

final recommendation. After a ton of analysis and running quotes, we have provided the trends below (and tentative recommendations) to show you what we have come up with for our Anthem Blue Cross clients...**PLEASE FIND YOUR REGION FROM THE LIST BELOW:**

- **Orange County Clients:** If you fall in the Silver Enhanced 94, 87 or 73 programs, your premium may be close to the same as last year. If not, let's look at the Blue Shield Trio HMO plans or the Oscar EPO plans. If you are outside of the Enhanced program and are currently on a higher tiered plan or Bronze 60, let's look at the Bronze plans with Oscar EPO, Molina HMO and Blue Shield PPO in that order. Oscar and the Blue Shield Trio HMO seem to have the best value plans on the market in Orange County!

- **Los Angeles Clients:** If you fall in the Silver Enhanced 94, 87 or 73 programs, your premium may be close to the same as last year. If not, let's look at the LA Care HMO and the Oscar EPO plans. If you are outside of the Enhanced program and are currently on a higher tiered plan or Bronze 60, let's look at the Bronze plans with Oscar EPO, Molina HMO and LA Care HMO in that order. Oscar and LA Care seem to have the best value plans on the market in Los Angeles!

- **San Diego Clients:** If you fall in the Silver Enhanced 94, 87 or 73 programs, your premium may be close to the same as last year. If not let's look at the Blue Shield Trio HMO plans or the Molina HMO plans. If you are outside of the Enhanced program and are currently on a higher tiered plan or Bronze 60, let's look at the Molina HMO, Sharp HMO, and Health Net PPO in that order. The Health Net PPO is about half the price of the Blue Shield PPO. The Health Net Network of doctors is very slim...and you get what you pay for. For Silver, the Blue Shield Trio HMO plan appears to be the best value, whereas the Molina HMO seems to be the best value Bronze plan on the market in San Diego!

- **Northern California Clients:** If you fall in the Silver Enhanced 94, 87 or 73 programs, your premium may be close to the same as last year. If not, let's look at the Blue Shield Trio HMO plans – they appear to be crushing the competition! If you are outside of the Enhanced program and are currently on a higher tiered plan or Bronze 60, let's look at the Bronze plans Health Net PPO or Blue Shield PPO. It will vary as to which part of Northern CA you are from. As for the Silver plans, the Blue Shield Trio HMO seems to be the way to go in Northern CA.

<< 2018 Strategy >>

NOTE TO ALL OF OUR Silver 70 PPO, HMO & EPO clients: If your Silver plan from last year is going up over 20%, then you might want to consider downgrading to a Bronze 60 plan with a much higher deductible and much lower premium per month. We will help you compare all of your options. This strategy will work if you stay healthy throughout the year, and may backfire (with a high \$6,000 deductible) if you find yourself in the ER or need to be hospitalized.

10) ANNUAL REVIEW FORM

This is critical that you complete our [CLIENT ANNUAL REVIEW FORM](#). It gives you a chance to update your consent for verification so you can continue getting your subsidy. Completing the form will also help us understand your thoughts with your current plan, and if you would like to make any changes to projected income for next year, an increase or decrease in family size,

or a change in your mailing address. **By completing this form, it will also put you in our system to set up an appointment for our Annual Review phone conversation.**

11) PHONE APPOINTMENTS (2 to 3 Hour Windows)

This is our 5th year doing renewals and applications through the Covered CA online portal. From experience, the site crashes, has constant glitches, and unexpectedly goes down from time to time. For this reason, **we do NOT set hard appointments at a specific time, but rather will contact you within a 2 - 3 hour window.** We appreciate your patience and understanding to our approach regarding appointment times.

12) CSR / APTC FUNDING AND SUBSIDY UPDATE

On October 13, 2017 President Trump signed an Executive Order to NOT Fund CSR up to \$10 Billion dollars ([See CSR Article](https://www.oe15.com/csr.html) <https://www.oe15.com/csr.html>). **The Cost Sharing Reduction decision was reversed a few days later and was given second thought to move forward for another year or 2.** Regarding the Advanced Premium Tax Credits, it appears like we will be good for many years to come as long as the Affordable Care Act does not get repealed and replaced by Congress.

13) OUR STANCE ON OBAMACARE AND THE ACA

At this point, we can just take things year to year. Anything seems possible in today's crazy world of healthcare. We promise to do our best to keep up to speed with the constant change. When important information is released that will affect our clients, we will pass the information along to you and be here throughout the year to answer questions and guide you. We have also purchased more than 10 domain names...some include TrumpCare.ws and Trump-Insurance.net (the sites are NOT live, but you can count on us building them out once the next big change occurs). **Our thought is that at some point by 2020, we will experience another HUGE overhaul to the industry, but for now, the Affordable Care Act appears to remain intact.**

14) ANCILLARY PRODUCTS

We offer many lines of insurance and are sometimes shy when it comes to offering them to our clients. The best way that you can say "thank you" and show your appreciation for our hard work is to take the time to **Get A Quote** today!

- [DENTAL Insurance Quote](#)
- [VISION Insurance Quote](#)
- [MEDICARE SUPPLEMENT Insurance Quote](#)
- [TERM LIFE Insurance Quote](#)

15) 1095 A FORMS

During tax season, you are required to provide your tax preparer with this special form which shows your amount of subsidy (APTC), your monthly premiums paid and number of months you were insured. These forms are usually available on your CoveredCA.com portal and we usually have access to them. But, sometimes, we cannot get into the system. **If you didn't get your 1095A form from Covered CA and need an extra copy, let us know and we will do our best to fax or email it to you.** If we are not available, please contact Covered California.

16) SUBMITTING INCOME / CITIZENSHIP DOCUMENTS

Covered California has finally improved their process. **It now makes sense to submit your documents directly to Covered CA:**

- Via Fax: (888) 329-3700 or
- Regular USPS Mail:
Covered California
P.O. Box 989725
West Sacramento, CA 95798-9725

- Or, if it is easier for you to email them, send them to: marc@nocobra.com and we will do our best to upload them to your CoveredCA.com portal ASAP. Unfortunately, **we will no longer take orders from our clients to upload documents within 24 hours or the same day.** Due to liability issues, we will guarantee them to be uploaded within 7 – 10 business days.

17) WE WANT YOUR FEEDBACK!

Please take our short 4 question **SURVEY** or just reply to this email now, and let us know your thoughts on this approach to our first “Virtual Annual Review.” We value your opinion and appreciate you taking the 20 – 30 minutes out of your schedule to read through this information.

18) REFER-A-FRIEND

Our NoCobra.com TEAM works so hard to provide the highest level of service to our clients with hopes that you will feel comfortable enough to refer others to us. **Please take the time to complete our REFER-A-FRIEND FORM today!** Help us spread the word to:

- Friends
- Family
- Co-workers
- Neighbors, and more!

Thank you for taking the time to read through this email. The next step is to complete the following checklist:

- **CLIENT ANNUAL REVIEW FORM**
- **GET A QUOTE TOOL**
- **HEALTH PLANS**
- **VIRTUAL ANNUAL REVIEW SURVEY**
- **REFER A FRIEND**

Once we get your Annual Review form, we will reach out to you by phone or email to set our appointment date and 2 – 3 hour window. If you wanted to take a look at your 2018 estimated rates, then you can use the Get A Quote tool. If you would like to do some research on the different carriers available to you, or check to see if your Doctors or Hospitals are in network, you can start at our Health Plans page.

We sincerely thank you for your business and look forward to helping you soon!

Don't forget to take the short 4 question **SURVEY** and Refer-A-Friend or 2 if you can...

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