



DORAN INSURANCE INSIGHTS

We proudly announce that July is the 5th anniversary for Doran Independent Insurance. In the 23 years that I have been in the insurance business, I can truly say the changes in the last 3 years have re-molded our industry unlike any other time period. We have dedicated extreme amounts of time to understanding the differences between ‘on exchange’ vs. ‘off exchange’ plans, subsidies, companies and their plans. Insurance carriers are taking this opportunity to reduce commissions or eliminate them. Our Advocacy Advisory Program speaks to these industry challenges and changes and we are committed to you and your insurance needs. Our job title has changed from being your agent to your **Insurance Consultant**.

We welcome 2 new employees to continue our great service for you, Candice Graham and Amanda Rydlewski. We are very fortunate to have them as part of our team. Rest assured, we are here to help and be

“YOUR TRUSTED TIME SAVER”.

~~Paul Doran

*“Good health and good sense are two of life’s greatest blessings” –
Publius Syrus*

Minuteman Health



\$50!

Beginning January, 2016 Minuteman Health will send its members \$50 for having their annual wellness visit with their doctor. The first of these rewards is being sent in June for anyone who completed their wellness visit from January through May. Moving forward a member will receive their \$50 wellness reward within 30 days of their doctor’s visit claim processing.



Life Insurance Planning

- When was the last time you reviewed your life insurance?
- Do you know how to receive tax free income from your life insurance plan?
- Did you know some life insurance plans will help pay for your long term care?
- Do you know there can be incentivized rates for smokers who are trying to quit? ~~ Leo Greene



UNDER AGE 65 HEALTH INSURANCE ACTIONABLE ITEMS

- Meet with your agent now
- Bells & Whistles
- Coverage questions
- Premium payment status
- Life changes
- Provider Network Changes – Hospital Additions ☺
- Anthem Pathway Network now includes Frisbee Memorial
- Minute Man Health now includes
- Monadnock Community Hospital
- Plan for Open Enrollment Period – 11/1 to 1/31
- Income changes
- Subsidy review
- Penalty awareness
- On or off the Marketplace Exchange
- Life changes
- Schedule your appointment – get on our calendar now!

Contact Us

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OVER AGE 65 HEALTH INSURANCE ACTIONABLE ITEMS

- Meet with your agent now
- Bells & Whistles
- Plan review
- Plan for Open Enrollment Period – 10/15 to 12/7
- Schedule your appointment now!
- Look for our Medicare Part D letter in October

Claims, Appeals, Reinstatements

The complexities of the federally facilitated marketplace (FFM) have required agents to become advocates for their clients in new ways. We spend a great deal of time and effort helping our clients understand the dangers of not making premium payments on time, the tax implications of qualifying for a subsidy and helping folks navigate life changes throughout the year. Now, more than ever, we are needing to go to bat for our clients who have complex claim issues, enrollment glitches/errors or need our help appealing decisions through either the marketplace, their insurance carrier or eventually the State of NH Insurance Commissioner's Office.

While we are hopeful that the Federally Facilitated Marketplace system will improve and become easier to navigate, we currently have plenty of work to do. It is common to have wrongful termination letters sent to members, claims for preventive services coded incorrectly or fraudulent notifications publicized in hopes that the confusion will assist in identity theft efforts. There is great value to working with a professional to assist you with your health insurance options.

~~ Nancy Papp

Small Business Tax Credit

Part of the Affordable Care Act is the Small Business Health Tax Credit. While small businesses were allowed this credit in prior years, as of 2015, the only way to be able to take this credit is if certain criteria is met:

- Business must have fewer than 25 Full Time Equivalent
- The average annual wage can be no more than \$50,000
- The employer must pay at least 50% of the employee only cost
- Coverage must be purchased through the Small Business Health Options Program or SHOP

Even if the employer meets all of the above requirements, there are other factors to take into account when determining qualification for this credit so it is always advisable to consult your tax advisor. The small business tax credit is then only available to be taken for two consecutive years.

~~ Dianne Chase



120 Seconds to a Healthy Mouth

This is the recommended amount of time you should spend brushing your teeth; twice a day.

In addition to thoroughly brushing, flossing and using the proper mouthwash every day, you should be having two dental exams each year. Most dental insurance plans include full coverage for these dental exams as a preventive service with only a small one time deductible. During these appointments your dentist will also be looking for signs of possible health risks that may be occurring within you, that you don't even know about. Dementia, heart problems, diabetes, osteoporosis, eating disorders, nighttime reflux and dry mouth are just a few of the diseases that can be detected during a dental exam.

Insurance can be a big part of your budget, so we want to make sure you have access to affordable plans when it comes to your dental health coverage. Many dental plans will cap premiums for larger families and if you know you will be getting ready for major dental work we can help you plan when it's best to purchase this insurance and teach you about different companies waiting periods. It's easy and fast to enroll. Schedule a time with an agent at Doran Independent Insurance to talk about your family's dental needs. We will help you find the right plan.

~~ Candice Graham

FUN STUFF: We have started to feature photos from our clients on our website. If you have any fun summer photos you would like to share, please send them to candice@doranindependentinsurance.com. There is a tab on our home page where you can view some of these photos already submitted. We have some talented clients!

Thank you for your business,

Paul Doran

Your Trusted Time Saver™