



LINDSTROM INSURANCE
EMPLOYEE BENEFITS • LIFE AND DISABILITY INSURANCE

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LICENSE: 0608900

www.LindstromInsurance.com

Spring, 2017

Open Enrollment is Over for 2017 – Now only Special Enrollment Options

Open enrollment for this year for Individual Health Insurance is now closed.

The next opportunity to purchase insurance for individuals and families without a qualifying event will begin November 1, 2017. Renewals will begin October 1 (For January, 2018 effective dates).

You may only enroll in an individual plan (either on-exchange, through Covered California, or off-exchange, with a carrier directly or through our website) if you have a “Qualifying Event”. Examples include:

1. Having a child or adopting a child, receiving a child into foster care, or placing a child in adoption or in a foster home.
2. Getting married or entering into a domestic partnership.
3. Losing health coverage (Medi-Cal or other coverage, such as employee benefits lost when your job ends or when you turn age 26).
4. Change in address which causes you to lose your current coverage. This includes moving to California from another state, moving to a new County within California (for example moving to Monterey County and losing your Blue Shield or Kaiser HMO plan).
5. Returning from active duty military service.

6. Being a “card carrying” member of a federally recognized American Indian or Alaska Native tribe.

If you'd like to read more about qualifying events, here's the link to the official website:

<http://www.coveredca.com/individuals-and-families/getting-covered/special-enrollment/qualifying-life-events/>

Remember, most qualifying events give you a short time period to enroll in a new plan. For example, losing your coverage gives you a 60 day window to select a new plan.

Penalty for Not Having Health Insurance in 2017



For 2017, the fine for not having Minimum Essential Coverage is the greater of \$695 per adult and \$347.50 per child or 2.5 percent of taxable household income (up to the greater of \$2,085 maximum for the family or the cost of the National Average Premium for a Bronze plan for your family size) for those who are above the threshold for filing taxes.

If you'd like to see how this will affect you and your family, you can use the Tax Policy Center's Affordable Care Act penalty calculator. The website is:

<http://taxpolicycenter.org/taxfacts/acacalculator.cfm>

Network Negotiations with PAMF for January 1, 2017

Blue Shield and Health Net were able to successfully negotiate their provider contracts with PAMF/Sutter up for renewal as of January 1, 2017. Blue Shield's contract took until after January 1, but was retroactive to the first of the year.

Claims appear to have all been processed correctly, but if you have questions about how your visit to PAMF was covered during the first few weeks of January, feel free to call us.

January 1, 2018 marks the renewal date for contracts with other carriers, so we'll keep you posted if we have any news later this year.



Kaiser New Patient Website

If you're one of the new enrollees with Kaiser for January, there's a website you may find helpful:

<https://thrive.kaiserpermanente.org/care-near-you/northern-california/santacruz/new-members/>

There's information about choosing a doctor, setting up appointments, downloading their app, transferring your prescriptions and medical records, etc.

Remember, your network hospital in Santa Cruz County is Watsonville Hospital, but you also have access to all Kaiser providers in the Bay Area.

Updated Maximums for 2017

Below are important benefit and contribution limits for 2017:

	2016	2017
Contribution Maximums:		
IRA & Roth IRA	\$ 5,500	\$ 5,500
IRA Catch Up	\$ 1,000	\$ 1,000
401(k) & 403 (b)	\$18,000	\$18,000
Catch Up Amount	\$ 6,000	\$ 6,000
SIMPLE Plans	\$12,500	\$12,500

HSA

Contribution Maximums:

Single	\$ 3,350	\$ 3,400
Family	\$ 6,750	\$ 6,750
Catch Up	\$ 1,000	\$ 1,000

Out of Pocket Maximums (excluding premiums)

Single	\$ 6,550	\$ 6,550
Family	\$13,100	\$13,100

Deductible Minimums

Single	\$ 1,300	\$ 1,300
Family	\$ 2,600	\$ 2,600

Long Term Care:

Maximum LTC premiums deducted as "medical care":

Thru age 40	\$ 390	\$ 410
Age 41 – 50	\$ 730	\$ 770
Age 51 – 60	\$1,460	\$1,530
Age 61 – 70	\$3,900	\$4,090
Age 70+	\$4,870	\$5,110

Carrier Contact Information

Carrier	Phone	Website
Anthem Blue Cross	800-333-0912	Anthem.com/ca
Blue Shield	800-393-6130	Blueshieldca.com
CIGNA	800-244-6224	Cigna.com
Covered California	800-300-1506	Coveredca.com
Health Net	888-926-4988 for Covered CA plans; 800-522-0088 for non-Covered CA	Healthnet.com
Kaiser	800-464-4000	kaiserpermanente.org



Chiropractic Coverage for Individuals Now Available

Landmark Health Plan, an HMO for Chiropractors, is now offering plans for individuals and families. There are three different benefit levels, so you can customize your coverage based on your personal needs.

Coverage is only offered when you see network providers, so we'll want to verify that your family's Chiropractor is in the Landmark Network.

To see the rates and benefits, please give us a call or visit our website at:

<https://www.lindstrominsurance.com/quotes/chiropractic-plans/>

PPO & EPO Medical Plans in 2017 Required Election of Primary Care Physician

Even though a PPO (or EPO) plan does not require a referral from a Primary Care Physician (PCP) to see a specialist like the HMOs do, this year each policyholder was assigned a PCP at enrollment. The Health Plan selected the physician in most cases, but you're able to change to another PCP at any time by contacting the insurance company.

The Primary Care Physician can be a Family Practice or General Practice doctor, Internist, or Pediatrician. Nurse Practitioners or Physicians Assistants may also be selected. Each family member can have their own PCP.

You will not be required to actually see this Primary Care Physician, but this is an effort to be sure you actually have access to a provider.

Vicki Melendy walks for The Live Like Coco Foundation

While Vicki continues to train for long distance walking events, her fundraising efforts are now being directed to the Live Like Coco Foundation. "Team Coco" supports several local charities focusing on causes such as literacy, health, nature, theater and children's concerns. Examples of the charities are the Homeless Garden Project, Birthday Books From Coco (which distributes books to children), Jacob's Heart (which supports families of children stricken with cancer), and The Teen Kitchen Project which brings teens into the kitchen and teaches them how to cook delicious and nutritious meals.

If you would like to support Team Coco, please donate at LiveLikeCoco.com or send a check payable to the Live Like Coco Foundation to our office, Lindstrom Insurance, P.O. Box 4026, Felton, CA 95018. Thank you so much for your support.

We've Reached Capacity for Individual Health Insurance Clients

Our office is currently servicing as many individual health insurance clients as we can handle. Due to the short "open enrollment" window, taking on additional clients in this area would mean a reduction in the quality of our service to everyone.

If you have an immediate family member that needs our help, we'll be there for them, but are not looking for any new client relationships in this area. We can handle more Medicare Clients, Life, Disability, Long Term Care and Group insurance clients, however.

MEDICARE			HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)				
NAME OF BENEFICIARY JOHN DOE				
MEDICARE CLAIM NUMBER 000-00-0000-A		SEX MALE		
IS ENTITLED TO HOSPITAL (PART A)		EFFECTIVE DATE 01-01-2007		
MEDICAL (PART B)		01-01-2007		
SIGN HERE → _____				

Turning 65 Soon? Want to learn about Medicare?

We're happy to help you understand how Medicare works, what the "holes" are, the options for Supplements, Part D (prescription drug plans), and Medicare Advantage options.

Each year, both Betty and Vicki recertify to offer Medicare plans and we enjoy working with our clients in this area. We'll help you find the best value for you based on any prescriptions you're using and the other needs you have, with an eye to your budget.

We're always happy to talk with new Medicare Beneficiaries, so please feel free to refer your family and friends!

Covered California and Medicare

Say you're on Covered California now, getting a subsidy, and you'd like to keep it that way. But what happens when you become eligible for Medicare?

Covered California will most likely not recognize that you've turned 65 and are now eligible for Medicare. You are no longer eligible to receive a subsidy if you are enrolled in any part of Medicare. Here's the information directly from a Covered California Fact Sheet:

- **"Becoming eligible for Medicare while enrolled in a Covered California health plan with premium tax credit:**
- If you are enrolled in a Covered California health plan and you become newly eligible for premium free Medicare (upon turning 65 for example), you must report your Medicare eligibility to Covered California within 30 days of becoming eligible. You have until the end of your Medicare open enrollment period (which begins three months before the month of your 65th birthday and ends three months after the month of your 65th birthday for a total of seven months) to sign up for Medicare and cancel your Covered California plan.
- If you do not report your Medicare eligibility to Covered California and continue receiving premium tax credit, you are deemed ineligible for premium tax credit as of the first day of the fourth calendar month following your 65th birthday (or the date of the event that establishes your Medicare eligibility) and you may have to pay some or all of the premium tax credit you received after that date to the IRS at tax time even if you never sign up for Medicare."
- If you'd like more information about this situation, please let us know and we can email you the entire 5 page document from Covered California giving all of their various scenarios about Medicare coverage.