# Orange County Health & Life
# Medicare|Home Care |Health & Life

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Thank
you

# Life Insurance

# Types:

Please Select Your Top Priority

I want to supplement my retirement income

I want guaranteed, tax-deferred growth

I want coverage that also pays for long term care

I want my money back if I outlive my term insurance

I want term insurance (temporary coverage)

I want permanent insurance (lifetime coverage)

I can't qualify for life insurance

## Change or Calculate Death Benefit

$50,000 — $1,000,000 — $10,000,000

Accidental Death | Term | Return of Premium Term | Lifetime

## Select a Product

| 10 Year Term | 15 Year Term | 20 Year Term | 25 Year Term |
|---|---|---|---|
| from $300/ yr. | from $390/ yr. | from $520/ yr. | from $740/ yr. |

| 30 Year Term | 35 Year Term | 40 Year Term |
|---|---|---|
| from $920/ yr. | from $1,180/ yr. | from $2,094/ yr. |

https://app.back9ins.com/apply/NeilSteinman

You can play all you want… nobody will call you!

# Health Insurance

# HEALTH INSURANCE aka…
# Affordable Care Act or Obamacare

1. Open Enrollment Periods
2. Costs/Subsidies
3. Provider Networks
4. Plan Benefits
5. How to Get Help

# 1. Open Enrollment Periods

You cannot buy health insurance
any time you want

You must buy during an
Open Enrollment Period

# Annual Open Enrollment

November 1 – January 15

## Special Enrollment Periods:

If you lose employer coverage

If you move out of the service area of your current plan

You get married, divorced or have a baby

Lose Medi-Cal eligibility

# 2. Costs/Subsidies

## The “Affordable Care Act”

Plans are expensive due to
Mandated Benefits and Guaranteed Issue

## The 80/20 Rule

Insurance companies can only keep 20% of premiums
for overhead and profits

So 80% must be spent on claims
or the excess is returned to the policyholders

But you may be eligible for a Subsidy
based on household income
and the number of people in the household

If you're eligible for a subsidy, you buy your plan through Covered CA. You still buy Blue Shield or Anthem etc., but Covered CA administers the subsidy.

Go to www.CoveredCA.com
Click "Shop and Compare"

**Answer these questions to find out if you qualify for help to lower your health care costs.**

Coverage Year:

2022

What is your Zip Code?

92626

What is your total household income per year?

$30000

How many people are in your household?

1

**Enter the age of each person in your household, and tell us if they need coverage.**

Age of Head of Household:

32

Needs Coverage?

Anthem BlueCross

Silver 73 HMO

SILVER HMO | CSR

$68.21

monthly premium

**after $255.16 monthly savings**

| | |
|---|---|
| Primary Care Visits | You pay $35 |
| Generic Drugs | You pay $15 |
| Yearly Deductible | $3700 / $10 (May Not Apply) |
| Total Expense Estimate | Lower |
| Quality Rating | Quality Rating in Future |
| Provider | Search |

Anthem BlueCross

Bronze 60 HMO

BRONZE HMO

$41.34

monthly premium

**after $255.16 monthly savings**

| | |
|---|---|
| Primary Care Visits | You pay $65 |
| Generic Drugs | You pay $18 |
| Yearly Deductible | $6300 / $500 (May Not Apply) |
| Total Expense Estimate | Lower |
| Quality Rating | Quality Rating in Future |
| Provider | Search |

blue california

Silver 73 Trio HMO

SILVER HMO | CSR

$82.92

monthly premium

**after $255.16 monthly savings**

| | |
|---|---|
| Primary Care Visits | You pay $35 |
| Generic Drugs | You pay $15 |
| Yearly Deductible | $3700 / $10 (May Not Apply) |
| Total Expense Estimate | Lower |
| Quality Rating | ★★★☆☆ |
| Provider | Search |

# 3. Provider Networks

Make sure your providers are in the plan's network

Check with your agent or with the insurance company

Also check with your provider!
Be sure they know you have an INDIVIDUAL plan
(as opposed to an employer plan)

If you find out your provider is not in network and Open Enrollment is over….

You cannot change plans for the rest of the year!

# What are you looking for?

Search Blue Shield of California's extensive provider network.

| | | | |
|---|---|---|---|
| DOCTORS & SPECIALISTS | | PRIMARY CARE PHYSICIAN | |
| FACILITIES | DENTISTS | VISION CARE | MENTAL HEALTH |
| ALTERNATIVE MEDICINE | PHARMACIES | EQUIPMENT & SUPPLIES | URGENT CARE |

# Many mental health providers are available via TELEHEALTH!

# 4. Plan Benefits

## Bronze, Silver, Gold, Platinum

Plans generally have the same benefits...
Hospital, Emergency Room, Doctor Visits, etc.

It’s your out-of-pocket costs that changes from plan to plan
(Deductibles, Copays, Co-Insurance, Max Out-of-Pocket)

# Off the record…

# 5. How to get help

Work direct with a carrier
Work direct with Covered CA
Work with an agent*

*It doesn’t cost anything to work with an agent and they generally represent all the carriers AND Covered CA ~ so it’s a 1-stop-shop.

# ONE FINAL NOTE:

Medi-Cal (for people with low income)
Medicare (for people 65 and older)

MEDICARE is available to people under 65 if they have been on SSDI for 24 months!

# QUESTIONS

Thank
you