

Sebeniecher

Insurance Group

Your Health Newsletter

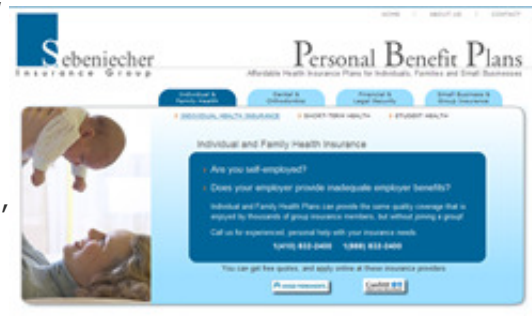
Affordable Insurance for Individuals, Families, Self-employed and Students

Welcome To Our First Email Newsletter!

We will be sending out this brief newsletter each month with a variety of updates on the status of Health Care, handy tips for how to make the best insurance choices and more! We hope you find this useful - if you like it, please tell a friend by clicking on the **'forward to a friend'** link at the end of the email. You can unsubscribe at any time through the links below, or by contacting us directly.

Get Quotes and Apply Online through Our New Website

We have recently upgraded our website to allow you to quickly and easily get insurance quotes, and apply online through a number of different insurance providers. You can get access to a wide range of insurance offerings including individual health insurance, temporary insurance, student medical coverage, dental, orthodontics, medical and much more.



Check us out at www.sebeniechergroup.com or at www.personalbenefitplans.com

Dependent Care Coverage Policy Changes

The health care reform law includes provisions to extend health care coverage on parents' policies to adult children. Specifically, this provision extends coverage to adult children up to age 26 on their parents' policy, for plan benefit years beginning September 23, 2010.

Recognizing that many young people may lose their coverage because of their age, student status, including graduation from school, or other factors, CareFirst has joined with 38 other independent Blue Cross and Blue Shield plans to accelerate the extension of dependent coverage to June 1, 2010. This extension of coverage applies to all CareFirst members insured under our individual, direct-to-consumer plans, as well as members who receive CareFirst coverage through their employer's fully insured plan.

[Read details here](#)



Frequent Questions - Health Care Reform Provisions

On March 23, 2010, President Obama signed into law the Senate approved healthcare reform measure. The Reconciliation Act of 2010 was signed into law on March 30, 2010.

The following list answers a frequently asked question "When will the provisions of these laws take effect?"

1. \$250 rebate to Medicare prescription drug beneficiaries who reach the coverage gap called "doughnut hole"
- **Within 1 year**
2. Immediate access to high risk pools for people with no insurance due to pre-existing conditions
- **90 days after the enactment**
3. Bar insurers from: * Denying people coverage when they get sick, * Denying coverage to children with pre-existing conditions, * Imposing lifetime caps on coverage
- **6 months after the enactment**
4. Requires insurers to allow young people to stay on their parents' policies until their 26th birthday regardless of marital or student status as long as they are not eligible for other employer coverage (children of these dependents are not eligible for coverage)
- **Plan years beginning on or after September 23, 2010**
5. Require individual and small group market plans to spend 80% of premium dollars on medical services, and large group plans will be required to spend at least 85%
- **Plan years beginning on or after March 23, 2010**
6. Increase Medicare payroll tax and expand to dividend, interest and other unearned income for single filers earning more than \$200,000 and joint filers earning more than \$250,000
- **Plan years beginning on or after 2013**
7. Provide subsidies for families earning up to 400% of the poverty level
- **Plan years beginning on or after January 1, 2014**
8. Require most employers to provide coverage to employees or face penalties
- **Plan years beginning on or after January 1, 2014**
9. Require most people to obtain coverage or face penalties
- **Plan years beginning on or after January 1, 2014**
10. Create exchanges where people without employer coverage, as well as small businesses, can shop for health coverage
- **Plan years beginning on or after January 1, 2014**
11. Impose 40% excise tax on high-end insurance policies
- **January 1, 2018**
12. Expand health insurance coverage to 32 million people
- **By 2019**

(information from CareFirst memorandum, May 14 2010)

Sincerely

Ritchie Sebeniecher
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6/17/2010

Your Health Newsletter - Sebeniecher In...

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