

We've got answers to your questions about the new health care reform law!

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Benefits Insight



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You can create your own quotes and review your possible subsidies with our new software. Just visit our website and find the "Click Here" button on our home page. This is an easy way to avoid healthcare.gov to browse plans in your area.

Please call us
Toll free at
(330)633-7713,
Mon-Fri, 9 am - 6 pm
or by appointment.

We look forward to hearing from you and becoming
Your Health Insurance Partner!



www.OhioHealthBenefits.net

OHB Celebrates Ten Years!

On June 22, 2004, the State of Ohio issued to Ohio Health Benefits LLC our original Certificate to begin operations as an independent broker. We started out with just two full time agents (Steve Clark and Dave Auble) along with our part time assistants (Ann Carter and Alisha Jakacki) along with the support of our family and friends and of course our wives (Cathie and Pam).

Since that time, we have upgraded and moved office space at least five times, added six new licensed agents and at least six new full time and part time office assistants along with a bookkeeper. This entire infrastructure has been built and continues to evolve all in the interest of serving our clients with exceptional customer service and products from the best companies available.

To date, we have just over 6000 active policies on the



books from over a dozen different health insurance and Medicare carriers.

We owe this tremendous growth and success to you our valued and trusted clients!

Most of our growth continues to come from referrals from our current clients as well as the many financial, accounting and other professionals who trust us with their valued customers. Our thanks go out to you for allowing us to

continue to assist you in your health insurance needs.

We look forward to many more years of success and continued growth. As always, please do not hesitate to call us anytime with questions or concerns. We want to make sure you are satisfied with your current policy and your health insurance needs are being met. And of course, "We Love Referrals!"



When Talking About "Obamacare": Don't Forget Ohio Health Benefits!

Understanding the Affordable Care Act (commonly referred to as "Obamacare") is very confusing in itself, and when you finally decide to get health insurance, you don't need the additional hassle of figuring out healthcare.gov. It is very well known and documented that Obamacare has had a rough start from a technology standpoint. This is where Ohio Health Benefits comes in.

Our staff of knowledgeable agents have signed up hundreds of clients through healthcare.gov and helped them discover and apply for a tax subsidy. There are many things that someone buying health



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Don't forget OHB when talking about "Obamacare" continued from page 1

insurance with or without a subsidy should consider before they enroll. We have a complete understanding of the many insurance carriers and their plans, but we also have important tools that are

available only to a select few of Ohio insurance brokers. These tools can eliminate much of the hassle of signing up for coverage.

So next time you're talking to someone who has had a rough time signing up for cover-

age, don't forget about Ohio Health Benefits. Please let us help you or your family and friends find the right plan and avoid many of the technology pitfalls of Obamacare. And as always....our services are free!

OHB represents major carriers like AARP, Advantra, Aetna, Anthem Blue Cross Blue Shield, Coventry, Humana, Kaiser, Medical Mutual of Ohio, SummaCare, United Healthcare, and more. Visit us online at www.OhioHealthBenefits.net for a complete list.

Retail vs. Urgent Care Clinics: Who should (and who should not) use a retail clinic?



Most people can't tell the difference between a retail clinic and an urgent care clinic and therefore can't tell which one is better for them.

Urgent care clinics treat patients that have an illness or injury that require immediate attention but is not life threatening. So are retail and urgent care clinics the same thing but have different names? Actually, no, they happen to have many differences for the patient.

For starters, most retail clinics are located inside retail/grocery stores, whereas urgent care clinics are usually free-standing in a less crowded setting. Another more meaningful difference relates to staffing. Retail clinics are staffed mainly by a

physician assistant or nurse practitioner. A doctor typically serves as a clinic supervisor and is available for phone consultations and performs routine chart reviews but is not required to be physically present at the clinic. Therefore, the care is provided by non-physician providers all the time. And while these providers are well trained and appropriately qualified to treat minor ailments, their scope of practice is obviously not as wide as that of a primary care or family doctor. Therefore, the important question is who can they and who can't they treat?

Retail clinics can treat only minor illnesses such as allergies, bladder infections, bronchitis, ear infections, flu, pink eye and

styes, sinus infections, strep throat, minor skin infections and rashes, poison ivy and shingles.

Urgent care centers, on the other hand, have at least one physician that is present at the clinic all the time, even though care can be delivered by a physician assistant, nurse practitioner or nurse.

Urgent care centers can treat these same minor conditions, in addition to more serious conditions such as sprains, strains, lacerations, contusions, back pain, fractures and even minor surgeries. Moreover, retail clinics treat children only 18 months and older, whereas urgent care clinics can treat all ages.

So if you have a major but non-life threatening condition, you are better off at the urgent care center. However, if you only have a minor thing, and have the choice, you can be seen much faster at a retail clinic where average wait times are 15 minutes.

If you have a complicated medical history or currently suffer from a chronic health condition such as heart disease, diabetes, cancer or asthma, chances are the providers at the retail clinic may not be able to treat you. The reason is they don't have complete access to your medical file and your conditions are outside the scope of their practice. Moreover, these clinics are not designed to provide a long-term treatment and follow-up plan. In this case, your best bet is still your regular doctor,

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an urgent care clinic, or the Emergency department.

If you are traveling and have a Medicare HMO, you will more than likely have to pay the full retail price if you go to a retail clinic. However, an urgent care center would be covered with a \$45 copayment.



We recommend that you use your regular doctor's care or urgent care facility first and retail clinics if necessary. So don't be tempted just because a new MinuteClinic has opened around the corner.

SOURCE: AMER KAISSI

Lowering Income Could Increase Your Subsidies

Your adjusted gross income affects how much of a subsidy you will receive.

Your total income minus any allowable additions or deductions equals your adjusted gross income. This number affects how much of a premium tax credit (subsidy) you will receive.

If you purchase your own high-deductible health insurance plan (minimum \$1250 deductible for individual or \$2500 deductible for family), you are eligible to set up an HSA (Health Savings Account). Money can be used from the HSA to pay for qualified medical and dental expenses. You can

set up an HSA account at your local bank, and any contributions to the HSA are a tax deduction therefore reducing your adjusted gross income.

HSA holders in 2014 can choose to contribute up to \$3300 for an individual and \$6550 for a family (HSA holders 55 and older get to contribute an extra \$1000 which means \$4300 for an individual and \$7550 for a family) – and these contributions are 100% tax deductible from your gross income.



SOURCE: Craig Woodman, Demand Media
<http://finance.zacks.com/lower-adjusted-gross-income-tax-returns-3698.html>

Focus on Employees & News from OHB

News and information from our offices

Randy Kugler, Benefit Consultant



Randy joined the OHB team in September of 2013. He received his Accident & Health, and Life Insurance license from the State of Ohio in 2010. Randy has three years of experience in the insurance industry. He prides himself on providing great service to all of his customers and friends.

Talk to us, we're listening!

Perhaps listening has become more of a challenge today because of the multiple methods of communication that are routinely used. For the first time, there are four generations working together, each with a different preferred style of communication and a preferred style of listening.

Those considered seniors say, "Write me," and they'll read every detail. Baby Boomers

say, "Call me and we'll talk about it." The Generation X'ers will request email and they'll expect an immediate response while millennials will say, "Just text me."

So, let us know how you like to communicate by calling toll free at 1(866) 235-8378 or email service@OhioHealthBenefits.net. No texting, please! JK and LOL:)



OHB represents major carriers like AARP, Advantra, Aetna, Anthem Blue Cross Blue Shield, Coventry, Humana, Kaiser, Medical Mutual of Ohio, SummaCare, United Healthcare, and more. Visit us online at www.OhioHealthBenefits.net for a complete list.

For more information on any of the topics discussed in this newsletter, contact either Dave or Steve. They can also help you select a health plan that is just right for you or your business!

If you do not wish to receive this newsletter, or prefer to receive it electronically, please email: service@OhioHealthBenefits.net, or call us toll free at: 1(866)235-8378.

Dave Auble
Licensed Benefit Consultant

Hiram Office:
Phone: (330)569-3379
Toll Free: 1(866)557-9745
Fax: (330)569-3281

Email: dauble@OhioHealthBenefits.net



Steve Clark
Licensed Benefit Consultant

Tallmadge Office:
Phone: (330)633-7713
Toll Free: 1(866)235-8378
Fax: (330)633-7726

Email: sclark@OhioHealthBenefits.net



Ohio Health Benefits LLC

30-B Northwest Ave Suite 110 • PO Box 52
Tallmadge, OH 44278



Do you have questions about the new health care reform law?

**Steve Clark, Tallmadge Office
Your Health Insurance Partner!**



Ohio Health Benefits LLC

Q: I understand open enrollment for 2014 is over, but do I have any options for obtaining health coverage?

A: You can enroll in private coverage on/off the Marketplace only if you have a qualifying life event, also known as a special enrollment period. Examples of qualifying life events are: marriage, having a baby, adopting a child or placing a child for adoption or foster care, losing other health coverage and change in income.

Want to know more?

If you have questions about your healthcare coverage, we want to answer them. Email questions to service@OhioHealthBenefits.net, and include "Ask the Expert" in the subject line. We'll do our best to answer your questions in an upcoming newsletter.



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Connecting Communities

When we talk to seniors – folks who are 65 or older – about the internet, we get a mix of reactions. Some of them regularly rely on email, video chats and the web to stay in touch with family and find information. But some seniors we meet have rarely, if ever, used computers or the Internet before.

That's why we continue to print our newsletter. For those of you who are on the Internet, you can stay up to date on the latest health care industry news with our Blog at www.ohiohealthbenefits.net/news. We're also on Facebook! Just search for Ohio Health Benefits and look for our "We Love Referrals" symbol and you'll find us at the top!

