



Obamacare: You only think you are fully covered

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Truckers: A Couple Tips Before You Buy Health Insurance This Fall

Obamacare, for most Americans and American truckers, is very much like wearing a hospital gown: you only THINK you are fully covered.

Not a day goes by that we encounter many Americans who think they understand what Obamacare means for them, their businesses and for their own families, but the reality is very, very different once you start to ask a few simple questions.

Open enrollment season is here, and it is crunch time for most Americans, especially for independent truckers. In 2016, if you are an independent trucker you must have Minimum Essential Coverage (MEC) or be subject to a penalty which equals the greater of \$695 or 2.5% of household income (plus \$347.50 per child under 18).



Before you buy from an exchange

What has become very concerning is that many of those who are hired as agents to assist in the education of the general population do not know much more than those they are attempting to help or sell insurance to. Agents that are informed will ask you questions before recommending a plan, like how often do you use medical services and for what, how many prescriptions do you take and are there doctors that you must continue using?

Before you run out to an exchange to buy your health insurance this fall or you have an existing plan renewing in 2016, there are some key items to be aware of, and possibly take advantage of that could save you a lot of money on your health insurance premiums, co-pays and out-of-pocket health care costs.

First, you may want to consider increasing your deductible significantly on the hospitalization portion of your plan. Raising the deductible from \$2,000, to say \$5,000 could save hundreds of dollars in monthly premium.

Second, take a portion of the monthly premium savings and re-apply it to a critical illness and accident policy with a benefit amount of \$5,000 or even \$10,000. These policies can be purchased for very low monthly premiums, substantially less than what the lower deductible amounts cost on the hospitalization portion of a health plan purchased on an exchange. An accident and critical illness policy will pay you the benefit amount upon a covered accident or with critical illness, pays you in the event of a cancer diagnosis, heart attack or stroke.

Third, purchase Healthcare Concierge (which can be purchased through Truckers Insurance Exchange) to accompany your health insurance plan. **THIS IS A MUST!!** Here is why: **Healthcare Concierge costs \$10.95 per month which covers a member and their entire household.** Healthcare Concierge provides unlimited access to consult with a physician or specialist licensed in your state, 24 hours a day by phone, smart device/app or video chat for acute health issues. This service includes speaking with an ER doctor for emergency situations in less than 15 seconds. Even prescriptions for non-DEA listed medications or non-controlled substances can be prescribed and available for pick up at your local pharmacy within minutes after consultation in most cases...all above services with NO co-pay or usage fees!

By considering these items before you buy your health insurance during open enrollment season could help you minimize the costs of being ACA compliant, and provide you with a better long range strategy for managing your health care costs and your level of coverage.

Obviously, this strategy is not for everyone, but these are some options that are important to be aware of before you buy your health insurance during open enrollment season.

We know that the Affordable Care Act is very confusing and frustrating. But, we are here to help!



If you have any questions or would like to learn more about ACA compliant healthcare options specific to your own needs, please contact:

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For more info www.TIEMarketplace.com and find Telemedicine 24/7/365 under the Healthcare Aisle

