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Keeping You Informed

News You Can Use ... from Hoxie Insurance Solutions

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PPACA Certified

Andrea Hoxie became certified through The National Association of Health Underwriters' professional development course on the Patient Protection and Affordable Care Act (PPACA) (a/k/a *Obamacare*).

Hoxie completed a course of study to receive the most up-to-date information on the key technical components of PPACA and is prepared to counsel her clients on upcoming required healthcare changes and new options for health plans.

By taking this course, Hoxie has joined an elite group who is uniquely qualified to assist clients in complying with the new law, said NAHU CEO Janet Trautwein. She understands how the market is likely to change over the next few years, and is in the perfect position to advise families and businesses in planning for the future.

Hoxie says, *Business owners want to operate their businesses, and navigating the maze of regulations can be distracting and time-consuming. And individuals can be caught in a tangled web when trying to determine subsidies and costs, and making these decisions. It is good to be able to have access to someone who accepts the task of navigating that maze and untangling those webs, of helping them make informed decisions.*

The National Association of Health Underwriters represents 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. For more information, please contact Andrea Hoxie, 713.626.4690 or andrea@hoxie.info.

Coming Soon!

True, it is only June, but along with preparing to conduct information sessions on Affordable Care Act changes that will be effective January 1, 2014, we are also preparing to recertify with Medicare Advantage and Prescription Drug Coverage companies for the upcoming Annual Election Period that begins October 15. If you have not done so, schedule a no-obligation annual review of your Medicare plan *now*.

Medicare Advantage Companies in Receivership

June is the last month to choose another Medicare Advantage plan for the remainder of the year. This Special Election period is for beneficiaries who were enrolled in plans administered by Universal Health Care. Call or email for more information.

Are You Eligible for a Low Income Subsidy?

Don't be shy – every dollar helps! A low income subsidy may help with the payment of Medicare Part B premiums and/or prescription drugs. You can find out if you qualify by making a quick call.

Are You Ready?

Life happens . . . all the time and in a lot of ways. For those of us who live near the Gulf Coast, *hurricane season* is just part of life. Are you ready? Do you have a plan? Have you built a kit? Have you registered by calling 2-1-1 in case you need assistance evacuating? Got flood insurance? Some is better than none. Do you need more information? Let us know!

It's Under Construction

Finally, finally. The new *www.hoxie.pw* website is under construction. What took so long? Well, as was just pointed out, life can get in the way. ☺ The site is scheduled to be completed and launched before the end of the month. Plan on checking it out.

Innovative Ideas in the Delivery of Health Care Services

MHMD, the physician network of Houston-based Memorial Hermann Healthcare System, has begun work with TransforMED to transform six of its Houston-area medical practices into patient-centered medical homes (PCMH). TransforMED is a wholly-owned subsidiary of the American Academy of Family Physicians

and a national leader in medical home transformation. The MHMD initiative has the potential to initially touch the lives of nearly 75,000 Houstonians — a number that will increase when the initiative is rolled out to nearly 220 primary care practices over a two-year period.

A PCMH, known as Advanced Primary Care Practices, the centerpiece of the MHMD network, engages patients as active participants in their own health and wellbeing. Patients are cared for by a physician who leads a medical team to coordinate all aspects of their preventive, acute and chronic health care needs using the best available evidence and appropriate technology. These relationships offer patients comfort, convenience and optimal health throughout their lifetimes.

source: transformed.com

America's Sole Proprietors are Independent, Confident and Often Uninsured

Cigna's My Business, My Health study casts a spotlight on the sole-proprietor population to better understand their views on personal health, health insurance and how those two related issues impact their businesses.

- 60 percent of uninsured sole proprietors admit they place business priorities over personal health and overall wellness
- 82 percent of all uninsured respondents said they did not have health/medical insurance because it is too expensive

- 81 percent of respondents believe health insurance costs more than it does

Based on the *My Business, My Health* study findings, Cigna has created the My Business, My Health web page (www.mybizmyhealth.com) to continue this important conversation with sole proprietors and provide clear information on health care reform and other helpful resources. *My Business, My Health* provides a glimpse into the mindsets of uninsured business owners featuring real entrepreneurs telling their personal stories about life, health and wellness and owning a business today.

“America’s small business owners and entrepreneurs – the independent contractors, sole proprietors and freelancers – power the economy. To stay healthy and successful, self-employed workers need to plan for their health care needs and think more about health care in terms of prevention, instead of reaction,” . . . (Lisa Lough).

source: newsroom.cigna.com

Why Now Is the Best Time to Buy Life Insurance

There are 95 million adult Americans without life insurance, according to LIMRA, an insurance industry research group. The fact is, the vast majority of Americans need life insurance and, sadly, most people either have none or not enough. If someone depends on you financially, you need life insurance. It's that simple. Let's talk about that.

Nothing to Brag About

Texas is the uninsured capital of the United States. More than 6.3 million Texans - including 1.2 million children - lack health insurance. Texas' uninsured rates, 1.5 to 2 times the national average, create significant problems in the financing and delivery of health care to all Texans.

Those who lack insurance coverage typically enjoy far-worse health status than their insured counterparts. The uninsured are up to four times less likely to have a regular source of health care and are more likely to die from health-related problems. They are much less likely to receive needed medical care, even for symptoms that can have serious health consequences if not treated.

The Next-to-the-Last Question

If you could set up a retirement plan that will allow you to make contributions as little as \$50.00 per month AND enjoy market gains of the biggest, and NEVER have to worry about market crashes and losing your money, AND enjoy tax free growth, AND at retirement age make TAX FREE withdrawals, would you?

The Last Question

Would you like me to show you how?



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