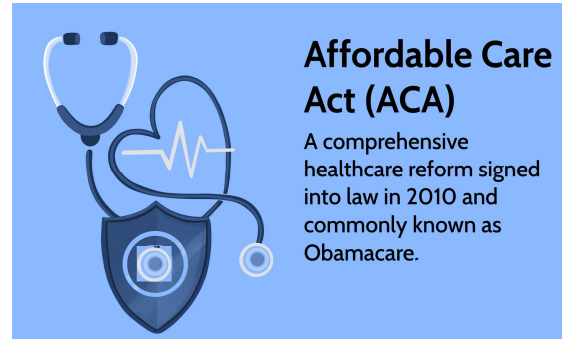


THE AFFORDABLE CARE ACT (ACA) MARKETPLACE PLANS HAVE DRIVEN HEALTH INSURANCE COSTS HIGHER



When the ACA was proposed and passed, health insurance rates were supposed to go down. There are multiple reasons why this has not happened and the opposite has happened.

Here are some major factors why rates have not gone down:

1. More Mandated Coverages that not everyone uses yet everyone pays for them in their premiums such as: Pediatric Oral and Vision Care for Children, Maternity, Mental Health
2. The ACA as passed mandated that everyone purchase health insurance. This eliminated the option of being self-insured or not having health insurance. This was ruled Unconstitutional. Rates went up because they don't have the younger, healthier people subsidizing the plans.
3. There is an ACA requirement that Health Insurance Companies spend 80% of all revenue on Patient Care. This leaves 20% for administration, overhead, marketing, office expenses, payroll, profit. This creates a tremendous incentive to Raise Rates when 20% is not enough to cover these expenses.

WAYS TO REDUCE HEALTH INSURANCE COSTS

1. Be healthy enough to enroll in a plan that underwrites for health
There are plans that exclude Cardiac or Cancer Patients or currently pregnant women.
2. Enroll in a plan that does not cover all mandates
If you are in your 50's do you need pregnancy/maternity coverage?
3. There are plans that are not marketplace plans that can help you.
Example: ERISA Plans, Association Plans, Large Group plans that allow self employed members under certain conditions.
4. Self-Insure
Many people go without health insurance and pay for medical care as needed. Being sick is not inevitable.

Call me at 954-466-3205 to discuss.

Jeffrey Rosner

jrosner@lifeandhealthsolutions.net