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The Future of the ACA

Following the election this past November, one of the biggest questions on everyone’s mind is “What is going to happen to the Affordable Care Act (ACA) law? It is too early to determine exactly how the health insurance markets may change and the overall impact any changes will have. Although current speculation varies greatly, we will continue to follow all of the developments as they occur throughout the year. As your trusted health insurance advisor, please be assured that we will be here for you every step of the way.

Insurance Carrier Updates



As you already know, Blue Cross Blue Shield (BCBSNC) is currently the only health insurance carrier option left in the individual market throughout most of North Carolina. Below are a few helpful tips to pay attention to regarding your 2017 BCBSNC coverage.

Provider Networks: BCBSNC has several different provider networks offered throughout North Carolina; Blue Advantage, Blue Value, Blue Select and Blue Local. Plan availability is determined by your county residence. To determine what physicians and hospitals participate with each network, use the online BCBSNC Provider Search Tool found at www.bcbsnc.com/content/providersearch.

Blue Connect: BCBSNC has an excellent online member portal called “Blue Connect”. By registering with Blue Connect (www.BlueConnectNC.com) it gives you access to a wide range of policy details - including claims history, payment history, ordering new ID cards and much more.

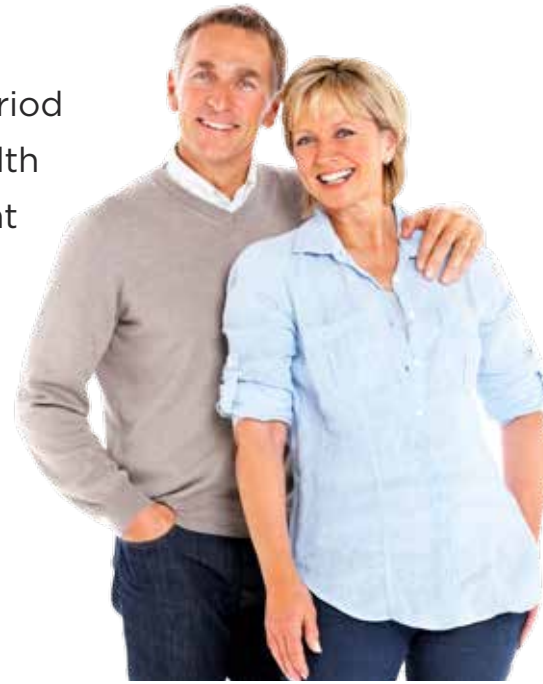


Newsletter

SPRING 2017

Special Enrollment Period Reminders

The Special Enrollment Period (SEP) is the time period outside of normal Open Enrollment. To enroll in a health insurance plan or to make changes to your current health plan during this time period, you must have a qualifying life event. Examples of qualifying life events include losing employer based group coverage, losing eligibility for Medicaid or Medicare, change in residency or changes in family size and income (for those receiving a tax credit).



Health Insurance Marketplace Reminders

Payments & Billing: Please remember to pay your health insurance premium by the due date each month. Paying late (during the grace period) for more than 3 months in a row can lead to plan termination. If your policy does lapse due to non-payment you will not be able to re-enroll until the next Open Enrollment Period.

Changes in Family Size and Income: For those receiving an Advanced Premium Tax Credit (APTC) for 2017, it is recommended you report any changes in income or family size to the Health Insurance Marketplace as soon as possible. Mid-year changes could alter your subsidy amount (and premium); however, it will limit any subsidy payback owed when you file taxes. If you need assistance making a mid-year change, please call your servicing health insurance agent. We are here to help throughout the year.

1095 tax form: By now most of you have likely received the 1095 tax form needed to file your 2016 tax return. Those receiving an Advanced Premium Tax Credit should receive form 1095a from the Health Insurance Marketplace. Others will receive form 1095b directly from your insurance carrier.

Welcome to Medicare Seminars

Know someone getting ready to go on Medicare? We offer our “Welcome to Medicare” seminars throughout the area each month. These short and informative seminars are educational presentations (not sales presentations) that explain how to get signed up for Medicare and are full of useful tips on selecting the right type of plan to go with your Medicare coverage. For a complete listing of upcoming events, please go to www.TriadMedicare.com.



Health Savings Account (H.S.A.) Reminders

(For those enrolled in a H.S.A. qualified health plan)

2017 Contribution Limits: Individual: \$3,400/year | Family: \$6,750/year

Catch Up Contribution for ages 55-64: an additional \$1,000/year

- List of HSA “Eligible Expenses” can be found in IRS Publication 502

- Non-qualified distributions are still subject to a 20% penalty



Surfing the Web?

www.everydayhealth.com

Information on almost anything related to your health and wellbeing.

www.goodrx.com

Information on comparing prescription drug prices between local pharmacies.

www.wellandgood.com

Information on the latest health and wellness trends.

