



Crisis for individual and family health insurance

By Paul Breslau, Breslau Insurance & Benefits Inc.

The individual/family health-insurance market in Arizona is in a disruptive period. In fact, BenefitsPro magazine identified Arizona as the worst state in America for ACA health-insurance premiums.

Tens of thousands of Arizona individual and family health-insurance policies were terminated as of Dec 31. Open enrollment for 2017 individual/family plans continues until Jan. 31. Those impacted had to apply for a new plan before Dec. 15 for coverage to be effective Jan. 1. They now have until Jan. 15 for a Feb. 1 effective date.

Breslau Insurance & Benefits and many other agents no longer are specializing in individual and family health insurance. Therefore, if you are impacted, please consider taking one or more of the following actions to secure health protection for 2017 or contact one of the referral agents at the end of this column.

Breslau Insurance & Benefits and other agents will remain focused on employer-sponsored health insurance and employee benefits.

■ Please call the customer-service line on your health insurance ID card to verify whether your plan was terminated. Also, refer to any letters you received in the last several months. Not keeping a grandfathered or grandmothers health-insurance plan could be a mistake when compared to the health-insurance plans available now. For example, BlueCross is pulling out of Maricopa County on some policies but not others. BlueCross remains in the rest of the state. The Humana agent line was not helpful to certify the terminations.

■ Note that there are IRS and legal issues on compliance with the Affordable Care Act and other laws. This article does not provide advice in the tax or legal professions. Please obtain answers and verify information with the appropriate experts in these arenas.

■ Ambetter Health Net is the only health-insurance company on the Maricopa Arizona Marketplace for the Affordable Care Act this year. BlueCross is in the remainder of the state and Ambetter Health Net is also in Pima County.

Ambest Health Net and BlueCross offer a few HMO plans available with high premiums. This is a good option for those with income over 133 percent and up to 400 percent of the federal poverty level based on family size due to the premium tax subsidies. In 2017, Breslau Insurance and many other agents will not be ACA certified. Please self-shop and apply online or seek out one of the agent experts below.

■ It is our understanding that Aetna and CIGNA, as well as Ambetter Health Net, have individual/family health insurance outside the marketplace. These are all HMO plans with narrow networks. These companies predominantly do not use health-insurance agents for individual health insurance.

These are good options for people with health conditions and no other choices. Breslau Insurance and many other agents are not appointed with these companies for individual health insurance and they may not be paying any agents commissions to help them. Please contact one of the agent experts below to discuss.

■ If you have access to health care through the Veterans Administration, AHCCCS, CHIP for children, the Bureau of Indian Affairs, a university or school, your employment or that of a spouse, or another source, then this may be your best option.

■ Short-term health and/or indemnity insurance plans may be a good option for those in good health. These plans are not Affordable Care Act compliant and may have IRS tax penalties officially known as "individual responsibility" payments on line 61 of Form 1040.

■ Seek out any way to create or par-

ticipate in an employer group-insurance plan. Micro groups can have only two employees. Insurance is available to 1099 workers with Humana and UnitedHealthcare. Please contact Breslau Insurance & Benefits, Inc. or the agent of your choice and we will be able to help you.

■ Coming Soon: Redirect Health, in partnership with Arrowhead Health Centers, is developing a health care plan for Phoenix-area individuals and families intended to be available for 2017. This is not health insurance, but this health care solution will include unlimited primary care, preventive care, chiropractic, labs and immunizations – with no co-pays, deductibles or co-insurance. This option is good for people who want quality health care at reasonable and transparent prices, even if they may have trouble affording insurance.

■ There are several faith-based plans for health-care cost sharing on the market.

■ Agents specializing in individual/family health insurance, marketplace enrollment, and/or alternative options:

- Eric Walters, EWConsultant.biz.
- June Schaffer, ArizonaLifeLines.com.
- Jane Kassel, KasselBenefits.com.
- Benefit Logic, BenefitLogic.net.
- Gloria Guerra, BilingualHRSolutions.com.
- Marta Luna, BilingualHRSolutions.com.

Please note that a consulting fee may be charged by some agents since commissions are disappearing. Also, health agents are extremely busy now, so please be patient.

Finally, thank you for allowing us to directly serve you for all the past years. Have a great holiday season! ■

Paul Breslau is president of Breslau Insurance & Benefits Inc. Contact him 602-692-6832 or www.HRaz.com.