They say if you have your health, you are one of the wealthiest people on the planet. And that point was re-iterated by our very own Cliff O’Bryan of Benefit Brokers last week. Cliff hails from the Kansas Midwest, and has worked and owned businesses here in the Midwest before being introduced into the insurance business by a friend.

The main discussion centered around the upcoming health care changes and the Affordable Care Act of President Obama’s. If you have 50 or more full time employees (15+ hrs/week), you ARE required to provide insurance. If less than 50, you ARE NOT required. Many will be dripping their insurance and will be sent to the exchange (not going to work very well.)

Cliff told us how these changes will be bringing rates for individuals up dramatically. Underwriting will basically be done away with. Those insureds that will be hit hardest will be the young healthy males. They might see up to a 200% rate increase. If younger people drop / opt out, they will end up with older, sicker people, and rates will go up. Cliff stated that older adults with health issues may end up getting a decrease (met with some trepidation).

As an employer, if a group is sicker, you may want to renew before 12/1/13, and grandfather in to see what will happen. Cliff said to be sure to discuss all this with agent. Be sure to renew either before or after 1/1/14.

One thing that was not announced too clearly was having to alert your employees 60 days out for any changes that can be filed and there will be nothing that they can do to avoid them. With this plan, a lot of people may get hurt.

It is so great to have Cliff a part of Prospectors, ready to answer all your questions that you may have about the upcoming changes in the nation’s healthcare.

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ATTENDANCE & THANK YOU’S

✓ Airey, Doug
✓ Allen, Dick
✓ Ashurst, Amy & Chase
✓ Beckner, Pat
✓ Bell, Jim
✓ Bovard, Zach
✓ Cunningham, Rick
✓ Darby, Mike
✓ Dayal, Vivek
✓ Douglas, Kyle
✓ Eidson, Ken
✓ Emerson, Bill
✓ Felton, Sean
✓ Foster, Rod
✓ Giordano, Phil
✓ Goodheart, Alan
✓ Hardin, Das
✓ Hawkins, Darryl
✓ Heriford, Alan
✓ Holk, Dan
✓ Hutchison, Ed
✓ Kessinger, Sandy
✓ Knapp, Bruce
✓ Ladegaard, Arlene
✓ Mellott, Mike
✓ Morgan, Jeff
✓ Mortko, Sheri
✓ O’Bryan, Cliff
✓ Oettmeier, Bert
✓ Phar, Matt
✓ Pickering, Chris
✓ Ashurst, Wolverton
✓ Rapp, Bryan
✓ Shelton, Jennifer
✓ Sirna, Rich
✓ Spencer, O’Bryan
✓ Spencer, Neil
✓ Steiniger, Keith
✓ Stone, Janet
✓ Turner, Kevin
✓ Wilkinson, Ann
✓ Williamson, Beverly
✓ Wolverton, Rick
✓ York, Kevin

Guests:

WE ARE MEETING AT THE DOUBLE TREE HOTEL LOCATED AT 69 HIGHWAY AND COLLEGE BLVD.

BREAKFAST IS AT 7 AM – 8:30 AM WITH RICHARD SIRNA SPEAKING.

SEE EVERYONE BACK AT THE DOUBLE TREE HOTEL ON THURSDAY

10100 COLLEGE BLVD, OPKS 66210