

December 15, 2016 is the First Deadline for Coverage Effective January 1, 2017 ~ TrumpCare2017

It's a crazy time for this country post-election. Under The Affordable Care Act, many consumers gained access to health coverage under Covered CA, private market, Medi-Cal, or Employer Group Coverage and they don't have any intention of losing it now. Some qualified for subsidies while others were crippled by skyrocketing premiums.

My friends, family, and clients have expressed concern about the future and what will happen with the ACA. It's important to remember that for the time being, the ACA remains the law of the land. Until modifications are specifically made to that law, whether incrementally or on a wholesale basis, the law is still the law. The current 2016/17 Open Enrollment stands.

It will be a long process to implement changes to the ACA and our current healthcare market. Repealing the mandate completely would mean that over 22 million people would be without insurance. Indeed, it would be preferable for the new administration to keep the mandate but make revisions to address affordability.

Specifically, we hope to keep the "Pre-existing Conditions" clause, the "Annual Preventive \$0 Co-Pay" coverage, and some other great changes that the ACA brought to the healthcare market. As Americans, we must support innovation, transparency, and our ability to be fully engaged in our own wellbeing.

As most of you are well aware, Open Enrollment has started and now is the time to review your current healthcare plan and make any necessary changes. You have until 12/15/2016 to secure changes for a coverage start date of 01/01/2017. It is highly advisable to review your employer benefits plan again and decide if it is a good fit for you and your family.

A+ Insurance Services strives to help clients deal with the inevitable price increase of their benefit package in the Individual Market. On the Employer side, A+ negotiates for the strongest package at the most ideal price, ultimately helping employers attract and retain the very best employees.

We at A+ aim to keep you informed through timely news alerts, one on one meetings, easy online enrollment, and frequent communications. We will continue to monitor and communicate key regulatory and legislative updates that impact us all.

Many blessings for a beautiful holiday season full of love. We are truly grateful to service our community ~



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