

# THE Messenger

## IN THIS ISSUE

- Shopping for Health Insurance
- Healthy Resolutions
- Important Dates
- Rules to Snooze By

FALL 2015 

## Why You Should Shop Around for Health Insurance

If you need to buy or change your health insurance, there are good reasons why you should shop around.

### SAVE MONEY

According to the Health Research Institute, this year's average premium increase in Pennsylvania is 10.5%. That much of an increase can hurt anyone's pocket book. If you received a notice that the premium for your health insurance coverage is going up –that is a good reason to shop around. Your Health

### HEALTHY RESOLUTIONS

#### OCTOBER: Take Your Medicine the Right Way

This month, check dosages and expiration dates of prescription and over the counter drugs. Review with your doctor to see if they are still appropriate for you and ask about generics.

#### NOVEMBER: Sleep It Off

Adults need seven to eight hours of sleep per night. This month, work toward that goal and see if it makes you feel better during the day. **See Page 2 for more tips.**

#### DECEMBER: De-stress Yourself

During the holidays, take 10 to 15 minutes each day to de-stress. Reset your system with three slow, deep breaths – in through your nose and out through the mouth.

Insurance Shop can help you compare plans and prices. **The best part – there is never a fee for our help!**

### TAX CREDITS AND SUBSIDIES

For people under the age of 65, the cost of insurance may be offset by financial assistance from the federal government, depending on your income. This assistance may be in the form of a tax credit against premiums and, for certain lower income individuals, additional reductions in cost-sharing. Tax credits and subsidies are only available if you purchase insurance through the government's online Marketplace.

### NEW PLANS ARE AVAILABLE

Every year, insurance companies add or drop certain plans. This year, we anticipate that there will be several new plans available in Pennsylvania.

### CIRCUMSTANCES CHANGE

Health insurance premiums may vary according to your age, where you live, how many are in your family and whether anyone in the family uses tobacco products, but may not vary based on your health or any other factors.

There are many variables that make a plan right for someone. The Insurance Advisors at Your Health Insurance Shop can:

- Determine if you are eligible for subsidies or tax credits (under age 65)
- Help choose a plan that includes your preferred doctors and hospitals



- Select a plan that meets your health care needs and budget  
Call today to talk with one of our Insurance Advisors or to schedule an appointment.

### IMPORTANT DATES

#### MEDICARE: INITIAL ENROLLMENT PERIOD

A 7-month period starting 3 months before you turn 65, your birth month, and 3 months past your 65th birthday.

#### MEDICARE: OPEN ENROLLMENT PERIOD

**Oct 15-Dec 7** If you already have Medicare, this is the only time during the year when you can make changes to your supplemental coverage and prescription plan.

#### MARKETPLACE ENROLLMENT

**Nov 1, 2015 – Jan 31, 2016**

For those under 65, this is the only time you can sign up for or change your health insurance policy. If you miss the window, you will not have coverage in 2016 and will have to wait until next year. You will also face penalties for not being insured.

# Your Health Insurance Shop



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## Rules to Snooze By

If you're plagued by restless nights, you're not alone. More than 30% of the overall population and between 40% and 60% of people over the age of 60 suffer from insomnia. Women

are twice as likely to experience insomnia as men. If you have a problem going to sleep or waking up in the middle of the night try these tips:

- Get regular exercise, but don't exercise at least five to six hours before bedtime.
- Go to bed at the same time each night and wake up the same time each morning, even on weekends.
- Avoid or limit naps. If you can't get by without one, try to limit a nap to no more than 30 minutes and don't nap after 3 p.m.
- Check your medications. Ask your doctor to see if they may be contributing to your insomnia. Check the labels of OTC products to see if they contain caffeine or other stimulants, such as pseudoephedrine.
- Don't put up with pain. If a painful condition bothers you, make sure the pain reliever you take is effective enough to control pain

while you're sleeping.

- Avoid or limit caffeine after lunch time and avoid alcohol and nicotine. Avoiding alcohol can help prevent restless sleep and frequent awakenings.
- Avoid large meals and beverages before bed to reduce the chance of gastroesophageal reflux disease (GERD). Drink less before bedtime so that you won't have to urinate as often.
- Keep your bedroom dark, quiet and slightly cool. Use white noise to block out other sounds and to lull yourself into relaxation.
- Save bed for sleep and romance, not for reading, TV watching or eating.
- Get out of bed if you're not sleeping after 20 minutes. Do something relaxing, such as reading. Then try again to get to sleep.

SOURCE: MAYO CLINIC

**OPEN ENROLLMENT OCT. 15 - DEC. 7**

**IT'S TIME TO REVIEW YOUR MEDICARE COVERAGE**

**WE CAN HELP YOU:**

**Save Money by Comparing Plans & Costs**

**Find the Right Drug Plan**

Your Health Insurance Shop



A **BENEFITS NETWORK** Company



**Call 724.940.9490**

Open Mon-Fri, 8:30 am - 5 pm to schedule an appointment near you.