

THE Messenger

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WINTER 2017 

Post-election Future of Obamacare

WHAT DOES IT MEAN FOR YOU?

After the inauguration, one of the first actions that President-elect Donald Trump has promised is to repeal and replace the Affordable Care Act, (ACA). So what's in store after the inauguration and how will it affect you?

Here are some of the things we do

know now to give you a feel for what may lie ahead.

ACA is still the law. Until the ACA is repealed or amended, mandated health insurance is still required.

Timing. The process of making changes with the Affordable Care Act is expected to begin in January. But any replacements or amended provisions will take at least a year or more to fully implement.

Some things will stay. Mr.

Trump has stated throughout the campaign and post-election period that he would like to keep certain components of the ACA, including dependent coverage to age 26 and guaranteed coverage even for those with pre-existing conditions. He, along with Congressional leaders, have also assured the

public that there would be no gaps in coverage. If the ACA is repealed, your insurance coverage will continue until a new plan is in place.

Here at Your Health Insurance Shop we are keeping a close watch on any changes and will be sure to let you know when they occur. We will always have updates on our website and will share news with you in future newsletters. Visit www.benefitsnetwork.biz for the latest updates.



Planning for the Future

If one of your goals in 2017 is to improve your financial security and give your family peace of mind – consider Final Expense Insurance or an Irrevocable Burial Trust. Your Health Insurance Shop can help you decide which will work best for you.

Both are different than a prepaid funeral plan. Pre-paid plans lock you into doing business with one funeral home. Life and circumstances change over the years. It's possible you may move out of the area to live closer to a family member or the funeral home or

ownership could change or be out of business in ten or twenty years.

FINAL EXPENSE INSURANCE OFFERS FLEXIBILITY

With final expense life insurance, there are no restrictions on how to use the money and it is TAX FREE. The money can be used for all funeral expenses, as well as paying final bills, ambulance expenses, even paying off the mortgage. Whatever money is left over goes to the beneficiaries.

IRREVOCABLE BURIAL TRUST PROTECTS YOUR ASSETS

An Irrevocable Burial Trust is a valuable option that protects your assets that you want to designate for your final expenses. The funds are only used for funeral expenses and are protected from creditors. They are also considered exempt assets if you need to apply for Medicaid, Supplemental Social Security Income (SSI) or VA benefits. Any remaining funds would be

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Sheet Pan Fajitas

Sheet pan dinners are the latest cooking trend making for a quick and easy meal in under an hour. Endless combinations are possible. Just choose your protein and favorite vegetable and seasoning combinations.

Evenly slice:

- 1 lb chicken breasts
- 1 red pepper
- 1 green pepper
- 1 yellow pepper
- 1 onion - halved and cut in slices

Combine:

- 2 T olive oil
- 2 tsp chili powder
- 1 tsp cumin
- ½ tsp garlic powder
- Pinch of chili flakes
- Salt and pepper to taste

Heat oven to 400 degrees. Toss chicken, veggies and oil mixture together on a large rimmed sheet pan lined with foil or parchment paper. Spread out evenly. Bake for 25-30 minutes until chicken is cooked and the veggies are soft with a crispy edge. Serve with tortillas, sour cream, cheese, avocado and salsa.



Making a Lifestyle Change: Where Do You Get the Motivation?

If you're like many Americans you chose January 1 as a time to make a number of positive lifestyle changes. Maybe you've decided to exercise more, cut back on caffeine, lose weight, stop smoking or using alcohol and more.

There, in itself, might be the problem. Unhealthy behaviors develop over a period of time, so changing those behaviors require time and energy. To improve your success, focus on one change at a time.

"If you make one small change you will have an 85% chance of success,

but it drops to 33% if you make two or more changes," says Personal Trainer Chris Powell.

Here are some other tips:

Make a plan that will stick. If you want to exercise more, write down your plan. Detail the time of day when you can walk, where you will walk and how long you will walk.

Start Small. Break down larger goals into smaller tasks that are more manageable and able to be measured. If you want to lose 20 pounds in the next five months, set a short term goal of losing one pound a week.

Involve a buddy. Telling someone your goal and having them share your struggles and success makes the work easier. Ask a friend, co-worker or family member to share the journey with you.

Planning the Future

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placed into the estate of the insured.

An Irrevocable Trust can be established with a single one time premium or budgeted with an annual, semi-annual, quarterly, or monthly premium.

If you or a loved one requires nursing home or assisted living care, it is often recommended as a requirement of admission that funds for funeral arrangements be set aside.

Whether looking for yourself or a loved one, the Senior Product Specialists at Your Health Insurance Shop can help you find the best, most cost effective option. There is never a fee for our services.

January 31, 2017 is the deadline for buying or changing individual health insurance coverage for this year.

Do you still need to renew or buy insurance through the Marketplace? We can help determine if you are eligible for a tax credit or subsidy and help you apply online. Call today!