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News and Notes brought
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Fast 5 on Friday



1. While many assume that being on Medicare eliminates out of pocket costs, the opposite is actually true. Right now we know [seniors](#) are actually spending more than 20% of their income on health care costs. For lower incomes beneficiaries, the percentage is even higher. Whenever you're selling Medicare plans, don't forget to include supplemental products such as Hospital Indemnity and Dental/Vision/Hearing plans. Interestingly, they are amongst the most popular health products, yet so few agents tend to mention them. Send a note to the [Fast 5](#) inbox for my favorite HIP and DVH.
2. The cost of Obamacare continues to be crushing to many Americans through soaring premium rates and increasing deductible and out of pocket costs, as this [article](#) explores more in depth. Send a note to the [Fast 5](#) inbox for information on how you can save your clients 30-40% on both their premiums AND out of pocket costs compared to ObamaCare.
3. While carriers are leaving Obamacare in droves, some insurers are focusing on the poor that get full subsidies to make money. As you'll read in this [article](#), while rate increases drive off those that have to pay premiums, insurance companies that are making money are focusing on getting government funds to pay the premiums. Makes sense when you think about it. Problem is that for everyone that does not qualify for a subsidy, ObamaCare no longer makes any sense. Send a note to the [Fast 5](#) inbox to get more information on our alternative to ObamaCare for those that are not subsidy eligible.
4. Tele-health or Tele-medicine is growing in popularity. It provides access to a licensed physician, 24 hours a day to diagnose and treat various health issues. Now, Medicare is getting on board, especially for those with Chronic conditions. The U.S. Senate is working on [new legislation](#) that would allow Medicare Advantage CSNP plans to include Tele-health benefits as part of their bid to CMS. Keep an eye on this development and don't be surprised if Tele-medicine plays an increasing role in your favorite local MA plan.
5. If you have not yet figured out to how to use Social Networking to market your business, stay tuned for an exciting upcoming event. It's the wave of the future (and today) and agents need to get on board. Check our social networking at the NALP [Facebook](#) page!