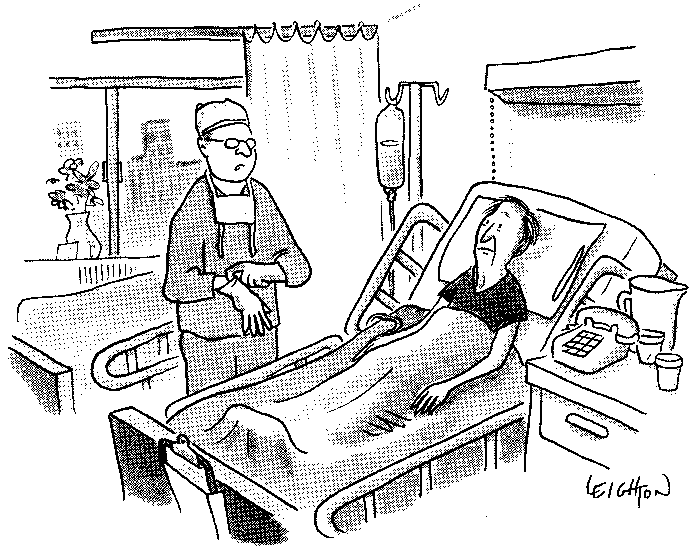


## How Can You Save on Health Insurance?

I almost saved \$1,200 a year on my personal health care policy. Perhaps this will work for you.

If you are not part of a company sponsored plan, then please read below;

In December, I applied for health care coverage from Blue Cross Blue Shield of Illinois for the exact same policy that I have now with the same deductible and co-pays, and received a quote for \$100/ month less than my current rate. I realize this does not make sense so let me explain.



*"I'll have someone come in and prep you for the bill."*

For those of you who have health insurance in the form of an individual plan, there is about \$1,200 (more or less) worth or reason to re-apply for coverage. In early December, when I received my annual letter from BCBS about the annual increase in my monthly health insurance charge, the insurer was going to add another \$100 per month to my bill, so I called. I didn't understand the increase as I am healthy and rarely use my insurance. The BCBS representative encouraged me to submit a new application for coverage as a new (2012) policy has added benefits due to the new health care regulations. In contrast, my old (established in 2010) insurance policy did not have to comply with the new laws. I re-applied for coverage (the exact same plan name, deductible and co-pay). I felt surprised to find the quote was \$100 less per month than my new rate on my previous policy.

Even, better, under the new plan, lifetime benefits will not be limited for essential services.

In addition, the new coverage offers, with no deductible or co-pay charges, preventive services such as:

- Blood pressure, diabetes, and cholesterol tests;
- Many cancer screenings, including mammograms and colonoscopies;
- Counseling on quitting smoking, losing weight, eating healthfully, treating depression, and reducing alcohol use;

- Routine vaccinations against measles, polio or meningitis
- Flu and pneumonia shots;
- And many more not listed here.

Unfortunately for me, BCBS considered last year's shoulder surgery a pre existing condition and refused to cover any future shoulder injuries for the next year. For some reason, since the shoulder is all better (I have been swimming three times a week for last four months) it is still called a "pre existing condition". Hopefully you will have better success.

I spoke with Lorrie Walker of MAVCO Insurance in Hinsdale, who handles personal and small business insurance, about these changes and for her advice.

"The volume of calls that I have taken regarding this topic has grown substantially every month since the summer of last year," said Lorrie. "There is so much confusion still out there for those with individual and employer-provided medical plans. For my clients and prospects with individual health insurance policies, I always recommend the following actions:

1. A full review of their current policy.
2. A discussion of any medical conditions they might have or how their medical information might have changed since the policy was originally accepted from the carrier.
3. A discussion regarding their current premium and changes to their current policy that can lower their premium versus simply obtaining a new plan.

In summary, it really is on a case-by-case basis depending on individual health history, but consumers owe it to themselves to investigate their options in the market and understand how this legislation may or may not affect them."

In your case, , it might be worth the savings to make a phone call and see if you are eligible for a reduced rate--with extra coverage.

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## Stafford Wells

### **Personal wealth management.**

A fee only registered investment advisor  
2001 Spring Road Suite 400, Oak Brook, IL 60523  
630-368-1288