

Lisa McConville

From: Lisa McConville
Sent: Wednesday, September 07, 2016 3:23 PM
To: 'chopkins72003@yahoo.com'
Subject: BCBS Health Insurance Quotes

Dear Christopher:

It was a pleasure speaking with you today and I look forward to assisting you and Cheryl with your health insurance.

Assuming Christopher and Cheryl and 23 year old step-son:

If you follow this link, it will take you to a plan comparison. As you scroll down the page, there are links to plan benefits, network availability, etc.

<http://go.hc.gov/2ckXfYo>

1. BLUE CROSS AND BLUE SHIELD OF TEXAS · BLUE ADVANTAGE BRONZE HMOSM 105 - TWO \$40 PCP VISITS

Bronze HMO | Plan ID: 33602TX0460390

BLUE CROSS AND BLUE SHIELD OF TEXAS · BLUE ADVANTAGE SILVER HMOSM 102

Silver HMO | Plan ID: 33602TX0460315

Please keep in mind again, these quotes are based on a household of 4 with an estimated MAGI of \$60,000. The next available effective date for any of the individual plans would be 10/01/16. Please also keep in mind, Open Enrollment for the plan year 2016 is closed. However, because you are losing employer coverage, you qualify for a Special Enrollment Period (SEP) for 60 days after your loss of coverage. Any plan we enroll you will end 12/31/16. We will need to re-enroll you in a plan for a 01/01/2017 which we can do when Open Enrollment for 2017 begins on November 15th.

COBRA Option:

As I explained, it is important just so that you and Cheryl know all of your options, that you find out what your COBRA premium would be for (1) the family as currently enrolled on the plan, and (2) the premium assuming just you on the COBRA. Since it appears as though you may be eligible for the Premium Tax

Credit, the COBRA may not be the best option due to price alone. COBRA is typically pricey; however, in comparison to the individual rates and what they are today, many times COBRA premiums are not too far off from the individual rates.

Deductible Protection:

Depending on your budget, I can put together a plan that would cover that high deductible for you. This is a much less expensive route then going with a lower deductible plan. I can put together some things for you to review if you would like. I would definitely recommend us putting this together at least for the plan year 2017.

Please let me know once you have your COBRA premium amounts. Or, if you decide you would like to proceed we can get everything going for you. The process typically takes about 15 minutes. Since the policy will not become effective until October 1st, we have a little time for you to review your options.

Regards,
Lisa McConville
Health Insurance Advisors
Ofc (844) 711-8989 Ext. 1001
Fax (281) 310-8730



www.insurtainty.com

Warning-- This email communication contains PRIVILEGED AND CONFIDENTIAL INFORMATION and is intended only for the use of the intended recipients. Downloading, distribution, copying, use or dissemination of this communication is strictly prohibited by law.