



What's Good about the "New" Health Insurance?

by STEPHANIE FRISCH

I had 8 years of experience as a health insurance broker when I had to be "re-programmed" to learn and completely digest and understand the new world of insurance under the Affordable Care Act.

Negativity and rumors swirled, and I tried (and still try) to stay positive and keep the change about access to healthcare for all, and not politics. So, 275 applications later and 14 months experience under my belt, here's my Top 10 of what I think is good about Healthcare Reform:

1. No one can be declined or charged more for health conditions.
2. Women pay the same premium as men do at any given age and vice versa.
3. The out of pocket maximum now INCLUDES doctor visits and prescription drug co-pays.
4. Preventative healthcare and immunizations are now covered 100% with no co-pays.
5. You can purchase a zero deductible plan AND have a low out of pocket maximum as well.
6. There is no limit to the amount of physical therapy visits in a year.
7. Pediatric dental and vision are now included in all plans for children up to age 19.
8. Acupuncture is now covered.
9. There are no plans offered by insurance companies that have "gaps" in coverage anymore.
10. Federal subsidies have helped thousands of people here in Orange County, if you're reading this right now, more than likely, whether you know it or not, someone you know or love has felt a burden lifted by the assistance they are receiving.

Happy New Year!

Stephanie Frisch is the owner of Insurance 101 and is an independent insurance broker dedicated to helping others make "educated decisions" about their insurance choices when it comes to Medicare, Long-Term Care Planning, The Health Insurance Marketplace-Covered California and Life Insurance. For answers to your questions, or an in-home, no-fee consultation, call (949) 351-2443.

