



JOLLES INSURANCE

Insuring your Health and Wealth



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INDIVIDUAL HEALTH INSURANCE

With the passing of the Affordable Care Act (ACA) in 2010, Health Insurance has been in the forefront of the news.

As mandated in the new law, everyone must be covered under a health insurance plan or possibly pay a penalty. The law also affects when we can purchase insurance. Unless you have a Qualified Event, the only time you can purchase a health insurance policy is at Open Enrollment. Open Enrollment for 2015 will end on February 15, 2015.

Health Care costs are increasing costs and health insurance carriers are being creative with plans designs that help keep costs down. By offering higher deductible plans; they are able to keep premiums lower. Some of the higher deductible plans are HSA's, which provide tax savings benefits.

There are several types of health insurance plans that individuals and families can consider. Your wallet, your doctor relationships, your health and your tolerance are the greatest factors in determining the most appropriate coverage for you.

There are basically three types of insurance options to consider: HMO, POS and PPO plans.

Health Savings Accounts (HSA) plans are available with both High Deductible HMO's and PPO's.

[Updates about Health Care Reform](#)

[Types of Individual \(Non-Group\) Health Plans](#)

[Health Savings Accounts \(HSA's\)](#)

[What you need to know about selecting Health Insurance Plans in 2015](#)

APPLY FOR INDIVIDUAL COVERAGE

Short Term Medical: Assurant Health offers Short Term plans do not meet the government requirements for Health Care Reform, you could still be subject to a penalty if you purchase short term coverage.

Permanent Health Insurance: Open enrollment is from November 15th to February 15th. You would need to have a qualifying event to obtain Health Care Reform compliant health insurance. Please [contact our office](#) for more information.

Travel Insurance: International Marketing Group provides affordable Travel Insurance.

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