



The Legacy Group - **Important Affordable Care Act Info For YOU**



The Legacy Group
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www.legacyhb.com

We are Here to Guide You and Make It Easy for You

The Affordable Care Act (ACA) is law and Federal Marketplace website is open for business. We also gained access to the Federal Marketplace website on October 1 and would like to share what we have learned over the past week:

- The Federal Marketplace website is not working. We spent much of our time trying to navigate the website, with no success.
- It was anticipated that the ACA rates would be lower than those available on the open market, but we are finding this is not the case.
- The ACA HMO plans tend to exclude many doctors and hospitals in our area. We can help you find the plan that will allow you to keep the doctors you like.
- In many cases, the insurance carriers have not solidified their ACA and new open market plans.
- There is no rush. Open enrollment is until March 31.
- We have time to **work with you to compare the available ACA plans to the open market plans to ensure you get the best coverage at the best rates and keep the doctors you like.**
- For our Small Group business clients - Only a few of the plan details are available at this time. We are working with each insurance carrier to gather the ACA rates so we can compare them to the new open market rates.



**Please call with
any questions...we
are here for YOU!**
440.543.0534

[Early Renewal Is Available to Lock-In Coverage and Rates](#)

As we have discussed with many of you, insurance carriers are offering early renewal opportunities to existing clients to lock-in rates for the next year. For some of you, this is the best option. This will give you time to call us, compare the available plan options and make sure you find the best fit.

If you have questions about your early renewal or have not received your information, please contact us and we will help you.

Your Resource For Help

We are your health insurance experts. Please leverage our experience to work through the current health insurance options. **The Legacy Group** is your **one-stop resource for the Affordable Care Act**.

1. Please call us to discuss how we can review all your options and decide which plan is best for you
2. We are communicating through Email the latest information we have on the ACA
3. We will also post this information on our website, www.legacyhb.com.

We look forward to working with you on healthcare reform!
Jim, Ronda & The Legacy Group Team

<p align="center">The Legacy Group Referral Program Giving Back To Our Community</p>
<p>We Love Referrals!</p> <p>If you know someone who may benefit from our Great Service and Fantastic Rates, simply <i>Print out this coupon, write your name and phone number below,</i> and when this coupon is presented to us at time of a new quote, we will either:</p> <ol style="list-style-type: none">1. Donate \$25 to help the animals at Rescue Village in your name - Or -2. Donate \$25 to help a soldier through Wounded Warrior in your name - Or -3. You can have \$25 to donate as your wish! <p>Giving Back To Our Community.</p> <p>Name: _____ Phone: _____</p>

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