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## Three Things You Should Know This Summer

The Legacy Group Newsletter - June 2013

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9800 Whisperwood Circle  
Chagrin Falls, Ohio 44023  
[www.Legacyhb.com](http://www.Legacyhb.com)  
440.543.0534



30400 Detroit Rd, suite 100  
Westlake, Ohio 44145  
T: 216.916.7778  
[www.ezsalesteam.com](http://www.ezsalesteam.com)

### Is The Affordable HealthCare Act A Law?

Many of you will answer, Yes, of course it is law. It was upheld by the Supreme Court in 2012. But, many others are not aware.

According to the Kaiser Family Foundation health tracking poll:

- **42% of Americans** do not know that the Affordable Care Act is, in fact, law
- **12% (of the 42%)** believe it has been repealed by Congress
- **7%** think the U.S. Supreme Court overturned it
- **23%** are unsure of its status

The truth is that **no portion of the law has been repealed**; and the Supreme Court upheld it last summer in a 5-4 decision.

- The goal is to get the **10 to 15%** of Americans who do not have health insurance, and who will face a penalty next year if they choose not to purchase it, to enroll in state or federal exchanges
- **58%** of the uninsured said they did not have enough information to know how the law would impact their families.

The **two most important pieces of information** for the uninsured this summer are:

1. Enrollment begins Oct. 1 for insurance that would take effect Jan. 1.
2. **The Legacy Group is your partner** in navigating the Affordable Care Act and helping you find the best and most affordable healthcare option for you and your family. We will be reaching out to our clients over the next several months to discuss individual policies and ensure all your questions are answered. [We are here to help!](#)

Source: <http://firstread.nbcnews.com/news/2013/04/30/17988277-poll-many-americans-uninformed-about-health-care-overhaul-some-dont-know-its-law#comments>

### Summer Safety Series: Drowning Doesn't Look Like Drowning

Drowning does not look like most people expect. There is very little splashing, no waving, and no yelling or calls for help of any kind. To get an idea of just how quiet and undramatic from the surface drowning can be, consider this:

- It is the No. 2 cause of accidental death in children (under 15)
- Of the approximately 750 children who will drown next

year, about 375 of them will do so within 25 yards of a parent or other adult.

- Dr. Pia, in an article in the Coast Guard's On Scene magazine, described the Instinctive Drowning Response like this: Except in rare circumstances, drowning people are physiologically unable to call out for help. The respiratory system was designed for breathing. Speech is the secondary or overlaid function. Breathing must be fulfilled before speech occurs.



Look for these other signs of drowning when persons are in the water:

1. Head low in the water, mouth at water level
2. Head tilted back with mouth open
3. Eyes glassy and empty, unable to focus
4. Eyes closed
5. Hair over forehead or eyes
6. Not using legs vertical
7. Hyperventilating or gasping
8. Trying to swim in a particular direction but not making headway
9. Trying to roll over on the back
10. Appear to be climbing an invisible ladder

If there is no noise - they need help fast!

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## **Getting To Know The Legacy Group** **Jennifer Jacobson**

If you have called The Legacy Group office, most likely you have spoken with Jennifer. She is an awesome employee and we think the more you get to know her you will agree!

**Q:** How long have you worked at The Legacy Group and what is the best part?

**A: Four years and counting. The people I work with and our clients!**

**Q:** What exactly do you do at The Legacy Group?

**A: Discuss plan designs with clients, run quotes, assist clients with claims and ensure to provide good customer service for health insurance clients. All the fun stuff;**

**Q:** What would be the one piece of advice you would give to our clients?

**A: It is the little things in life that are the most important. Never take them for granted.**

**Q:** What has been your greatest life accomplishment so far?

**A: Raising my three daughters and watching them grow into young ladies.**

**Q:** What is your dream vacation?

**A: Relaxing on a beach in New Zealand!**

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The Legacy Group  
9800 Whisperwood Circle  
Chagrin Falls, Ohio 44023  
US

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