

## Unity in Healthcare, 2017

We're about to enter the 4<sup>th</sup> Open Enrollment for Obamacare. From 11/01/16 to 01/31/17, you have the ability to easily enroll or change your current health insurance coverage.

We Californians, unlike residents of other states, have many insurance choices. That means that even with rising premiums, we should still be able to find a plan that costs us less. The only caveat is that we must do it between 11/01/16 to 01/31/17. The first deadline is 12/15/16 for a January 1st effective start date.

We're delivering rate increases between 15%-40% under the individual insurance market this year. It's important to review, shop around, and make sure that you understand the new insurance market of 2017.

This market is very challenging, replete with both plan and provider network changes. "Employer markets are fairly stable for 2017" said Pozniak.

HMO's are growing under the Affordable Care Act as PPO's decline and medical networks shrink. Change is the new normal.

Naama O. Pozniak and her talented team of specialists at A+ Insurance Services can help you navigate the oft-confusing world of healthcare

coverage. They will take the time to educate you and your family about solutions to be found for the upcoming coverage year. In addition, it's critically important to vote in the next election and to learn about each party's platforms on Healthcare Policy.

At the end of the day, we truly need to put our own care into our own hands: body, mind, and spirit. It's up to each one of us to make sure we're staying healthy, eating right, and incorporating healthy practices such as yoga and meditation that can help us heal, into our daily exercise routines. These are trying times and we must maintain a positive attitude in the face of the new challenges facing us.

*Enjoy the beautiful blessings around*

*you this Thanksgiving Holiday ~*

Please e-mail, call, or drop by for a quick consultation. A+ Insurance Service located in the heart of Valley Village/Studio City @

**12500 Riverside Dr. Suite #206. We can be reached at 818-508-7177, and online: [www.rightplan.com](http://www.rightplan.com)**

