

In this issue:

- Open Enrollment
- Other Upcoming Enrollments
- Employers did you know?
- The Blog
- Definition of the Month
- Community
- Meet the Staff
- Try this Recipe
- Contact Info

Other Enrollment Dates

Medicare Advantage Plans

October 15 to
December 7, 2015

Stand Alone
Prescription Drug
Plans

October 15 to
December 7, 2015

*Client First can help
with these enrollments
also!!*

Affordable Care Act Open Enrollment

November 1 —January 31, 2016

The Patient Protection and Affordable Care Act was written in 2010 to reform the Healthcare System by providing more Americans with Affordable Quality Health coverage. All Individuals are required to maintain Minimum Essential Coverage or there will be penalties levied at tax time.

The Open Enrollment Period is the only time a person may enroll in a health plan unless they have a “qualifying life event.”

If you are in need of insurance or are thinking of changing the insurance you now carry, this is the time. Client First, Inc. will be happy to help you by presenting various plans that will work for you. We do our homework and look at different plans and companies that will fit your needs and your budget.

Call Debbie at 843.449.1997 today, answer a few questions (so we can get started on our homework) and make an appointment during the open enrollment dates.

We will be able to also discuss subsidies and cost sharing credits to see if you qualify. Call TODAY!

Employers Did You Know?

What are the consequences to the employer if the employer does not establish a health insurance plan for its own employees, but reimburses those employees for premiums they pay for health insurance (either through a qualified health plan in the Marketplace or outside the Marketplace)?

“Under IRS Notice 2013-54, such arrangements are described as employer payment plans. An employer payment plan, as the term is used in this notice, generally does not include an arrangement under which an employee may have an after-tax amount applied toward health coverage or take that amount in cash compensation. As explained in Notice 2013-54, these employer payment plans are considered to be group health plans subject to the market reforms, including the prohibition on annual limits for essential health benefits and the requirement to provide certain preventive care without cost sharing. Notice 2013-54 clarifies that such arrangements cannot be integrated with individual policies to satisfy the market reforms. **Consequently, such an arrangement fails to satisfy the market reforms and may be subject to a \$100/day excise tax per applicable employee (which is \$36,500 per year, per employee) under section 4980D of the Internal Revenue Code**” (<http://www.irs.gov/Affordable-Care-Act/Employer-Health-Care-Arrangements>).



Baby Boomers...what a Ride we have had! Now what?

If you were born between the years of 1946 and 1964 you are what's called a baby boomer or as some call us the sandwich generation. Whatever I am called I can't believe that I am facing my golden years and the golden years of my parents...thus the sandwich generation...sandwiched between caring for my parents and taking care of my grandchildren more to help out my children...sandwiched!!!

I guess I just want to know how I went from rocking to Johnny B. Goode (Chuck Berry) to swooning over the Beatles as they sang "I Wanna Hold Your Hand" to not understanding the words of Rap and Hip Hop (probably because I am going deaf). I have gone from the Brady Bunch to The Walking Dead (which increases my need for blood pressure meds) and from Bambi to Terminator 5. A lot has changed over the years. Remember transistor radios...what magic that was...couldn't live without one. Now we have laptops, iPhone, iPod, etc. We have seen a lot of history too...the Cuban Missile Crisis, JFK assassination, Martin Luther King, Jr assassination, Challenger explosion, man on the moon, space station, color television sets, more than three channels on the old television, social and cultural changes...and many more.

So after this ride of ups and downs and joys and sorrows and great expectations I never thought 63 would be a defining year for me but it is and it may be for you. As we reach our golden years (exactly who named these years that anyway?) we are faced with when to take social security...early or on time or delay forever. When can we buy health insurance? What is Medicare and when do we apply? What about supplements to Medicare? What about Dental/Vision/Drug expenses...who pays for that? I should know all of this because of helping with my parents but I am as confused as ever. And as one who is a control freak I started investigating on my own (danger, Will Robinson)...Did you know that Medicare has different parts...A B C D and that they use the terms Original Medicare, Medicare Advantage Plans, Medicaid and Medicare Savings Programs, Medicare and Medi Gap Insurance ... and that supplements have various types A B C D F G K L M N...what a mix...looks a lot like my alphabet soup my Mom gave me as a kid. Not to mention the Affordable Care Act, Obamacare, so how do you figure this all out? Well you find a professional who is willing to spend time with you and who is willing to explore all avenues that are available to meet your needs. Wanda Soto of Client First Inc. of South Carolina is that professional. Over the next few months I will be blogging about Medicare, Individual and Group Insurance, ACA and Obamacare, and Medicare Supplemental Plan questions that come up most often and Wanda from Client First will be helping me.

Or if you have had a life changing event in the last 60 days (marriage, birth of a child, loss of employment, pregnant, move to South Carolina) you may qualify for health insurance now and you can just call Debbie at 843.449.1997 and answer a few questions (so that Wanda can begin to look at your situation), and make an appointment. If you are aging into Medicare (at least 3 months before turning 65; are 65 or older; covered under group insurance, or just frustrated and need help) call and set up an appointment today. Remember we are not limited to Myrtle Beach, Surfside Beach, Little River, Pawley's Island, Georgetown or Conway – we can help anywhere in South Carolina. *By Patti Angulo, Customer Service Rep*

What is a “qualifying life event” in acquiring insurance?

Qualifying life events occur when a specific circumstance has altered your life—and there are strict guidelines that determine exactly what qualifies. For example, if you were recently married, divorced or had a child, you are eligible to enroll in health coverage during a special enrollment period lasting 60 days. Involuntarily losing previously held health insurance also qualifies as a qualifying life event, as does changing your permanent place of residence. If your income has increased such that you are no longer eligible for Medicaid, you'll also be able to enroll in new coverage through a special enrollment period. Members of federally recognized Indian tribes can change exchange plans once per month throughout the year. Since the list of qualifying life events is so varied, it's worth investigating whether a major change in your life makes you eligible for a special enrollment period. Call Debbie at 843-449-1997 today if you **think** you qualify.

Client First, Inc. of South Carolina e-Newsletter

Community is very important to all of us at Client First. To that end we will be featuring one of the local charities that we support in each e-newsletter. We hope that by doing so you will learn more about what our community is doing and what you can do to help.

Welcome to David's Blankets of Hope!

Inspired by a very special child when he was 7 years old! They hand-make blankets for children in and around Myrtle Beach, SC who are ill or for those who have endured more in a short time than most of us could imagine in a lifetime. Blankets are tailored to children's favorite colors/designs and are hand-delivered. All of these blankets are **donated** to the children!!!! This is a non profit organization with 501(c)3 status and donations are tax deductible. Join us in making blankets or helping financially.

As of today they have delivered 824 blankets!!

Check out their Facebook page

Email address: Davidsblankets@yahoo.com

Website: <http://davidshope.weebly.com>



Some upcoming Grand Strand Events

Sons of Italy Festa

Italiana: 10/10-11

Broadway at the Beach

Cruisin' The Beach Car

Show:: 10/15-17

Broadway at the Beach

Surfside Beach Family

Festival: 10/17

Surfside Drive in Surfside

Atalaya Fall Festival and Haunted Castle:

10/23-24

Huntington Beach State

Park

Wanda L. Soto, Agent and Vice President:

In 1997, Wanda joined her husband, Fernando, at Client First, Inc. of South Carolina. She became a licensed agent in 2001. Together Fernando and Wanda joined the National Association of Health Underwriters and became contributing members; Wanda has held multiple positions on the local Board of Directors for 3 years and on the State Board for 1 year. She still attends yearly conferences held in Columbia, SC, to discuss local healthcare issues. She is a member of the Coastline Chapter of BNI and contributes her time to several charities in our community.

- Medicare/Medicare Advantage/Prescription Drug Product Licensee
- Employee Benefits Specialist
- Administrative Coordinator
- 14 Years Experience as a Licensed Agent
- 30+ years behind the scenes in the insurance business
- Former Business Networking International Ambassador for 6 years
- Former GSPDAHU Board of Director Member for 3 years
- Former South Carolina Board of Director Member for 1 year
- GSPDAHU Member (Grand Strand Pee Dee Association of Health Underwriters)
- NAHU Member (National Association of Health Underwriters)



Meet

One

Of

Our

Staff

Try this recipe and enjoy!!

Mint Chocolate Kit Kat Cupcakes

My aunt used to make these mint chocolate Kit Kat cupcakes for me every year for my birthday. To this day, I'm still hooked on these easy and indulgent sweet treats. **Serve this chocolaty dessert with a scoop of mint chocolate chip ice cream.**

Shared by **Michelle McConnaughey** (Recipe for Living Magazine)

Time Needed: 10 minutes preparation + 20 Minutes cooking

Makes 8 servings

Cupcake Mix:

1 package Chocolate Cake Mix
1 Cup Vegetable Oil
1/2 Cup crushed Kit Kats

1 Package instant Chocolate Pudding Mix
2 teaspoons vanilla extract
Extra Kit Kat Bars, to top off cupcakes

1 Cup Sour Cream
1/2 Cup Warm Water
4 eggs, beaten

Frosting:

1 Container Vanilla Frosting
1/4 teaspoon Peppermint Extract

4-5 drops green food coloring

1 Plastic bag, to pipe frosting

Directions:

Preheat oven to 350 degrees and line muffin pan with paper liners. Spray the liners with cooking spray to prevent sticking. Using a mixer, combine cake mix, pudding Mix, sour cream, oil, vanilla, eggs, and warm water. Mix well until smooth. Gently fold in the Kit Kat crumbs. Pour the batter into the muffin tins until they are 3/4 full. Bake 20 minutes or until the cupcakes are cooked through. Allow cupcakes to cool. In a small bowl, combine frosting, food coloring and peppermint extract. Cut a small corner off of the plastic bag and fill the bag with the frosting mixture. Once the cupcakes are cool, pipe the frosting on top. Place additional Kit Kat bars on top if desired.



CONTACT INFORMATION

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Quotable Quotes:

**“Some husbands and wives do not believe
in Life Insurance.**

ALL widowers and widows do.”