

Time To Sign Up For Health Insurance

By Janet Trautwein

The Affordable Care Act's health insurance exchanges opened for business earlier this month. Now, millions of Americans who do not get coverage through work have the opportunity to shop for policies that will take effect in 2016.

But they only have a few months to do so. This open enrollment period will end on January 31, 2016.

Those who currently lack insurance should sign up without delay. And those who have had coverage this year should investigate whether there's a better deal available to them for coverage that will kick in next year. Picking a plan can be complicated, but it's worth it — and there's help available to ensure that consumers make wise decisions for themselves and their families.

There are many advantages to getting covered. The most important, of course, is that insurance ensures access to medical care. Robust coverage can be a life-saver in the event of a serious medical emergency.

But insurance also keeps people from having to pay the Affordable Care Act's penalty

for not maintaining coverage — a penalty that increases dramatically in 2016.

This year, those who were uninsured paid either \$325 per adult and \$162.50 per child, up to a maximum of \$975, or 2 percent of their income — whichever was greater.

In 2016, those who don't secure coverage will pay much more. The per-person rates will more than double to \$695 per adult and \$347.50 per child, up to a maximum of \$2,085. Wealthier uninsured will have to pay 2.5 percent of their incomes.

That's a lot of money to spend on not getting insurance.

Additionally, federal tax credits subsidizing coverage are available through the exchanges for low-income individuals who need help paying for their policies. This year, 85 percent of those who bought private plans on the exchanges got financial assistance.

However, the online insurance exchanges can be very complex. Fortunately, buyers who find themselves overwhelmed can seek the expert counsel of a licensed, professional insurance broker. The easiest way to do so is via a free tool available online, at agent-finder.org.

Brokers are specifically trained to help consumers work their way through the maze of plans, coverage levels, deductibles, networks, and premiums. Nearly three-quarters

spend most of their time explaining coverage to clients, according to the Kaiser Family Foundation. And nearly two-thirds of brokers devote significant time to resolving claims questions or disputes with insurance carriers.

Brokers also yield results for their clients. According to research from the University of Minnesota, premiums are 13 percent lower in areas where there are the most brokers, compared with those with the fewest.

It's no wonder that nearly 84 percent of shoppers who got assistance purchasing exchange coverage in 2014 rated their agent or broker as "helpful." No other enrollment assistance group received a higher satisfaction rate.

Selecting a health plan can be confusing. But help is readily available. And the Affordable Care Act provides incentives for buying insurance — carrots in the form of subsidies to those with low incomes, and sticks in the form of penalties for those who fail to sign up.

During this open enrollment season, getting covered should be a no-brainer.

Janet Trautwein is CEO of the National Association of Health Underwriters. To learn more, you may visit www.BrokersMakingADifference.org

FSA County Committee Elections To Begin; Producers To Have Received Ballots

Farmers and Ranchers Have a Voice in Local Farm Program Decisions

WASHINGTON, Nov. 5, 2015 — Farm Service Agency (FSA) Administrator Val Dolcini today announced that the U.S. Department of Agriculture (USDA) will begin mailing ballots to eligible farmers and ranchers across the country for the 2015 FSA County Committee elections on Monday, Nov. 9, 2015. Producers must return ballots to their local FSA offices by Dec. 7, 2015, to ensure that their vote is counted.

♥ Notes (by Neoma Williams)

I have been working hard to get my house ready for lots of company for Thanksgiving. Rachel volunteered my house for the Walls to get together...anticipating 15 people. I'm not sure I'll survive that many people for three to four days.

As I go through boxes of my stuff and my parents' stuff, I think how much "stuff" we humans can collect over the years. Yikes! I had to stop with only one room left that is a major disaster to get this newspaper out.

You know, I was surprised that America elected a man named Barack Obama as president. We may think we are open-minded, and I guess more people were open-minded in 2008 and 2012 than I'd have ever thought. Having such a name should not be a reason to not vote for one, but it's a reason many use. And, the claim he's a Muslim...and from Kenya...my goodness! I don't doubt some of us have been to a Muslim physician, and didn't even know it. I understand most Muslims are good people. I know calling oneself a Christian doesn't mean you are a good person. Look at the past Irish Catholic and Protestant violence.

I agree with President Obama that ISIL looks for little reason to kill, but the suggestion of refusing Syrian refugees of women and children is a reason for them to kill, as is Guantanamo.

I'm so sick of turning on the TV and seeing Donald Trump yacking it up... "fabulous, HUGE, etc.," I usually mute the TV so I don't have to listen to him. I have never liked the man. I wonder about the people who like his bombastic manners...I guess some of them think Obama is a Muslim from Kenya, no matter the facts. And, Ben Carson may be smart, but he is not informed about politics, especially foreign policy. For that matter, neither is Trump.

And, then Marco Rubio, who had a decent enough idea for immigration reform a few years back, but has back-pedaled to appear to be more like Trump, I guess. He's a good orator, but I'm not impressed. And, Ted Cruz...I heard a reporter say that if he's the GOP nominee, that she expects Mitch McDonnell (GOP Senate majority leader) to vote for Hillary over Cruz. Ha! Cruz isn't well-liked I understood by many in Congress. He, after all, helped mastermind the government shutdown a few years back.

And for those who think they know what to do with ISIL and the Middle East, why not ask Congress why they haven't declared war? They just don't want to, and would rather blame Obama for his actions. Chicken!

Of course, I'm for Hillary!

Weather

Neoma Williams
U.S. Weather Observer

	Hi	Lo	Pr
Tuesday	73	36	0.59
Wednesday	44	28	
Thursday	64	28	
Friday	54	28	
Saturday	72	24	
Sunday	43	20	
Monday	64	20	

Nov. moisture.....0.59
2015 to date28.16

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Letters to the editor are welcomed and will be published as space permits. Letters should be personally written and signed. Anonymous letters will not be printed. Letters will be edited for length and libelous content. Letters endorsing candidates are considered advertising.

Committee members serve FSA offices nationwide. Each committee has three to 11 elected members who serve three-year terms of office. One-third of county committee seats are up for election each year. County committee members apply their knowledge and judgment to help FSA make important decisions on its commodity support programs; conservation programs; indemnity and disaster continued to Page 4