

**2016**  
**SEPTEMBER**  
**NEWSLETTER**



A Message from Pat Shankle, Brevard Health Advantage, Managing Agent



**Brevard Health Exchange is changing....**

We have a new name, new website

([www.brevardhealthadvantage.com](http://www.brevardhealthadvantage.com)), a new logo and new services. We'd like to take a moment to answer some of your recent questions and tell you about us.

**WHY THE NEW NAME?**

The new name *Brevard Health Advantage* was chosen to reflect our focus on the advantages we bring to our clients. We have been active in the Health Insurance Market since 2009. We have been a leader in Brevard County in educating individuals and families about the Affordable Care Act (ACA) since the Health Insurance Marketplace opened in 2013.

**HOW DOES YOUR SERVICE WORK?**

We offer enrollment assistance both on and off the Marketplace. Our services are at no cost to you. We help obtain any Federal Subsidy for which the client is eligible. We take the time to understand your particular circumstance, look at costs and utilization, review provider networks and prescription drug formularies.

**WHAT MAKES YOU DIFFERENT FROM OTHER AGENCIES?**

*Experience* – we have served well over 1,000 Brevard Families new to the Health Insurance Marketplace since 2013.

*Longevity* – we are one of the longest serving “brick & mortar” Health & Life only broker agencies in the Brevard market. Our doors have been open since 2009, well before “ObamaCare” was up and running.

*Commitment* - We are committed to serving the Individual & Family Health Insurance needs of Brevard.



**WHATS NEW?** *Brevard Health Advantage* began offering MEDICARE enrollment assistance, Medicare Advantage Plans and Medicare Supplement Plans in 2016. We found we have a great demand from Boomer's aging up into Medicare, and they all have questions, questions, questions! We felt this was an underserved market that would benefit from the same type of caring commitment that we brought to the under 65 market.

Health Insurance is confusing so why not work with a professional? It costs you nothing! A mistake could cost you more than just money. At *Brevard Health Advantage*, we are working hard to provide you with the best in value and service.

*FREE EVENT* → *(OVER)*



**IS IT TIME FOR A CHANGE?**

Both under age 65 and over age 65 open enrollment is coming up soon. Open enrollment is the time of the year to review new plan offerings and consider if it would benefit you to make a change.

2017 plans are not yet available but they will be soon.

**OPEN ENROLLMENT:**

Under age 65 individual and family open enrollment

⇒ Begins November 1, 2016

⇒ Ends January 31, 2017

You must enroll by December 15, for a January 1, 2017 start date.



**MEDICARE OPEN ENROLLMENT**

Over age 65 Medicare Advantage & Med Supplement open enrollment dates:

⇒ Begins October 15, 2016



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