



435 East Mill St. Plymouth, WI 53073

920-268-1600

www.NextStep-Insurance.com



The New Covid Relief Bill Has Slashed Insurance Premiums for Many! By Kristina George



“The American Rescue Plan Act of 2021” is mostly known for its economic relief payments. Less publicized, but more important for many, are the substantial changes to premiums and subsidies for Affordable Care Act (ACA) plans purchased on the Federal Marketplace. As of the end of May, **over one million additional Americans have obtained affordable health insurance.**

Important Changes

- Between now and AUGUST 15, 2021, anyone, regardless of previous coverage or pre-existing conditions, can sign up for insurance.
- Tax credit amounts are **increased substantially**, making plans even more affordable.
- **Anyone who received unemployment payments**—even if only for one week—can purchase a plan for under \$25 a month with \$5 copays, an annual deductible as low as \$0, plus \$5 generic medications!
- The “income cliff” is gone. Previously, only people with income under certain amounts were eligible for a tax credit. Under new guidelines, **anyone who would pay more than 10% of income for health insurance is eligible** for a tax credit. For example, a Sheboygan County couple making \$125,000 annually would get \$1,100 tax credit, resulting in coverage for both costing \$530 a month. The amount of credit depends on annual income. This means that those with lower annual incomes would, of course, pay less.

Do you know someone who does not have health insurance coverage? Who thinks their premium cost is too high? Who wants to retire before they turn 65 but is worried that they won't be able to afford insurance costs?

We are talking to many individuals who come in expecting to pay thousands of dollars for insurance who leave happily surprised—sometimes with hopes or dreams they thought were out of reach but now are possible. Don't delay in sharing this good news. **There is never a fee for a consultation with us. Time is limited. We can help!**

What's With All the Medicare Commercials?

Several times a week we hear from clients who ask us about the Medicare commercials on television or the numerous pieces of mail they are receiving, some of which looks deceptively “official!” Others tell us they are getting calls nearly every day from “someone at Medicare.” What's the deal? Are you missing out on something? Wondering why your Medicare broker here did not tell you about these amazing benefits?

(continued on reverse side)



Medicare continued

The brokers in our Medicare Department always explain both Supplements and Advantage Plans. So why does it all sound so much better than what you may have purchased? The answer is actually simple. It is **marketing**. **The commercials and mailings are advertisements.**

Commercials: Does the hamburger on TV look better than what you actually get at the local fast-food drive through? Advertisements' are designed to make you *want to buy* something. Call an 800 number and you are likely going to speak with someone in a huge call center located who-knows-where. Don't expect to hear from that person again once a sale is made.

Phone Calls: Again, large call centers are robo-calling Medicare beneficiaries. Most calls are not from local agents. Some calls are from scammers. Medicare NEVER makes phone calls.

Mail: Medicare sometimes sends mail. Envelopes from Medicare will say "CMS" (Center for Medicare and Medicaid Services). Medicare will NEVER send mail that offers to help you compare insurance plans. Medicare never sends post cards. Neither does Social Security.

There is no such thing as a "zero premium and zero worries" plan as one commercial claims. No plan is perfect. And the "give back benefit?" No plan in our area of WI will give back \$144 a month.

We are your local resource for insurance options. The insurance companies offering these plans are represented right here at *Next Step Insurance*. And remember, with a few exceptions, purchasing a Part C (Advantage) Plan happens when you are new to Medicare or during the Annual Open Enrollment, October 15th to December 7th.

Independent brokers Kevin Stifle, Dave Mair and Justin Tomashek and the Medicare Department team here at *Next Step* are a trusted local, in-person source for insurance.

Neither Next Step Insurance nor its Agents are affiliated with the Federal Medicare Program.

Welcome Agents Kenneth Goltz and Justin Tomashek to the Next Step Insurance Team!

Kenneth Goltz joined our Under-65 Department last October. With over 30 years of experience, he brings



a wealth of knowledge to the company. In his free time, Ken enjoys golf and taking short road trips with his wife and their adult son. He also finds time to hone his communication skills as a member of *Toastmasters International*.



Justin Tomashek joined our Medicare Department in March, offering Medicare Supplements, Part C Advantage Plans and Part D Prescription Plans as well as Life Insurance and more. He enjoys lifting weights, coaches Track and Field at Grafton High School and likes working on cars.



**#1 CHOICE FOR
MEDICAL & MEDICARE OPTIONS IN SHEBOYGAN COUNTY**



**THANK YOU FOR VOTING US
BEST INSURANCE AGENCY IN
SHEBOYGAN COUNTY!**



Looking for Property & Causality Coverage?

We are happy to announce that Mitch Tarras and Laura Sapino are available to help with coverage options for auto, homeowners, rental, etc. Nett Insurance Agency is now located inside the Next Step Office.

Call them at 920-893-3252