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Details on Pg 4

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ACA / ObamaCare Deadline Extended

Political passions run high over the looming January 1, 2014 deadline of the "Individual Mandate" and other provisions of *The Affordable Care Act* (ACA). To add fuel to the fire, the ACA Health Exchange Marketplace opened on October 1st and promptly crashed! One of two things will have happened by the time you read this – the Exchange computer system was fixed or it is still having serious technical problems. **Either way AMERICAN INSURANCE is committed to helping you and our services are no-cost.** We have four health agents that are certified and registered for the Idaho and Washington Health Exchange Marketplaces. Almost everyone is affected in some way by this sweeping and complicated health care reform legislation. Contact us for up-to-date and specific information on how ACA / ObamaCare affects you.

The "Individual Mandate" - While some provisions of the Affordable Care Act have been delayed until 2015, the Individual Mandate for all Americans to have health insurance or face a tax penalty is still in effect beginning in 2014. Although all the focus has been on the January 1, 2014 date, the deadline for later effective dates is less urgent.

Let's take a look at two key provisions of ACA and how they really work.

Application deadline for January 1st Enrollment - The Whitehouse has extended the healthcare application deadline by one week to December 23rd. This is the last day applications can be submitted to receive a January 1st effective date for health insurance.

The Affordable Health Exchanges – The Affordable Health Exchanges provide open enrollment for ACA qualified health plans until March 31, 2014. As long as you apply for coverage by then and keep your coverage the rest of 2014 you will not be subject to a penalty tax. Remember, you can only access reduced monthly premium tax credits and cost sharing reductions through the Health Exchange in your state. **If you don't apply during the Exchange open enrollment you can only buy insurance outside the Exchange.**

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Call now for your personal appointment with our licensed & registered health agents.
 John, Dave, Tim & Mike
 208-746-9646 or
 800-735-6355



News You Can Use Insurance News that Affects You!



ACA Health Exchange - Who Needs A Quotation?

The new Health Insurance Exchange Marketplace isn't just for the uninsured! Almost everyone needs to take a serious look at their own state's Health Exchange Marketplace. The extended open enrollment period for ACA Health Exchange plans is March 31, 2014. Individuals who need health insurance must apply during the Exchange open enrollment period in order to qualify for reduced monthly premium tax credits and cost sharing reductions.

Here's who should obtain an Exchange quotation and why...

- ▶ **Anyone without health insurance coverage now.** You may be subject to the ACA individual mandate and penalties beginning in 2014. You will receive the same low rates as all applicants and are guaranteed acceptance regardless of any health conditions.
- ▶ **Anyone covered now by individual health insurance.** You should look now at an Exchange plan for premium savings due to subsidy or ACA changes that effect how rates are calculated that may lower your current premium. If you are being charged a higher premium rate now because of past claims or a chronic health condition you may get a lower premium rate with an Exchange plan. Your past claims or health conditions are not considered in an ACA Exchange plan.
- ▶ **You or any family member who loses access to group coverage.** Group plans are also changing causing some employers to drop coverage for a spouse or cancel the group policy entirely.
- ▶ **Employer Education Meetings & Individual Assistance.** Employers that do not provide group medical insurance are invited to schedule voluntary ACA / ObamaCare education meetings for their employees. Private, individual meetings can then be scheduled to assist you in the Exchange registration, calculation of premium tax credits and cost sharing, quotation of all Exchange health plans, and enrolling in the plan of your choice.

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Here's what our "friends" are saying!

"My family has been with American Insurance since 1980 and have always had outstanding service and products. Now that I am turning 65 and needed help with signing up for Medicare, Dave Root helped me get through the online paperwork and it was a piece of cake! Thanks for all you have done for me and my family over the years. Dave can never retire! Thanks again.

DeeLee Mendenhall, Lewiston, ID

Comments or Questions?

Contact:

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or 1-800-735-6355



GET LOCAL, NO-COST ASSISTANCE: Call for an appointment with an ACA Exchange Certified Health Agent at AMERICAN INSURANCE. Only an agent is authorized to explain and recommend specific Exchange health insurance plans. Appointments are available Monday through Friday from 8am until 5pm. Call 208-746-9646 or 800-735-6355 for your individual meeting time.

ATTENTION! Idaho & Washington Residents

NOW OPEN!

Affordable Care Act / Obama Care HEALTH INSURANCE EXCHANGES

New health insurance mandates, penalties, new coverage options effective January 1, 2014

QUESTIONS? CONFUSED? DON'T PANIC - GET LOCAL HELP!

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~ Premium rates are the same direct or with an agent's help
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~ Regardless of any health conditions
- ✓ CALCULATE PREMIUM SUBSIDIES
~ Premium tax credits & cost sharing
- ✓ QUOTE ALL EXCHANGE PLANS
- ✓ ENROLLMENT ASSISTANCE



OUR SERVICES ARE NO COST!

Call now for your personal appointment with a Licensed Health Insurance Agent.

**John Sullivan, Mike Everett,
Tim Gleason, and Dave Root**

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Roundabout “Honks”

AMERICAN INSURANCE is home to Lewiston’s first roundabout intersection at Snake River Ave and Southway. We watched as the construction was completed but now listen to the “honks” of frustrated drivers who encounter newcomers to the roundabout. To avoid getting a “honk” you need to realize that roundabouts have special driving rules. So, here are three tips you should know to drive safely in this modified, multi-lane roundabout.



THREE SPECIAL ROUNDABOUT RULES:

1. PICK YOUR LANE & STAY IN IT! Pick your lane “BEFORE” you enter the roundabout. You need to consider where you are going and then pick the correct lane. You aren’t supposed to be changing lanes within the roundabout circle. Do not merge lanes until you exit the circle.

Right Lane – pick the right lane if you are turning right or going straight ahead.
Left Lane - pick the left lane if you are turning left or making a U-Turn.

2. YIELD - You only yield while entering or exiting the Roundabout. Yield to pedestrians and traffic already in the roundabout circle. Look for a gap in traffic before entering. Once you are in the circle, keep going and don't pause or stop. All traffic entering the Roundabout must yield to you after you are in the circle. Forget the "yield to your right" rule. In a Roundabout you are only yielding to your left when entering. Watch for pedestrians when exiting the circle.

3. SLOW DOWN! Expect the unexpected in a Roundabout – pedestrians, inexperienced drivers, lane changers, large trucks, emergency vehicles. Reduce your speed and stay alert.

CLEAR AS MUD? Pictures are worth a thousand words so Google “3 Roundabout Rules To Know” for our article that includes a link to the video [“How Do I Drive In A Roundabout?”](#) by the Department of Transportation. It’s short and quite informative.



Frank “Sully” Sullivan
March 12, 1923 – August 12, 2013

A Legacy to Remember

As we close 2013, we remember Sully. He represented the 2nd generation of Sullivans at AMERICAN INSURANCE. His 50 year insurance career began in 1946 and was filled with extraordinary leadership for his country, business and community. His contributions and his humor will long be remembered.

We will continue to honor his legacy and his memory with “*Sully’s Sillies*” in our newsletters. He enjoyed a good laugh and we hope you do too.

Visit www.Am-Ins.com for “Sully Remembered” – see pictures and read about his remarkable life.

-NOTICE -

New traffic access to AMERICAN INSURANCE

SOUTHWAY, EAST BOUND

All east bound traffic will need to use the Southway Plaza entrance closest to ZIP Trip for access to American Insurance.

SOUTHWAY, WEST BOUND

Traveling west you can make a right turn into either entrance – near Zip Trip or closest to American Insurance. However, the closest exit is right turn only because of the new raised median on Southway.

PROSPECT AVE – The south end is now closed with no access to Southway Ave.



WEST EXIT TO PROSPECT from the American Insurance parking lot is now right turn only.

Sully’s Sillies



JUST CONFUSED...

Giving an opinion is “putting your two cents in” but it’s just “a penny for your thoughts”. So where did the other penny go?

Why do you drive on a parkway but park on a driveway?

In memory of Frank “Sully” Sullivan, past President of American Insurance who handed out jokes & smiles his entire life. Enjoy!

\$ 10
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for you!



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Help us spread the word about our great insurance rates and personal service. Everybody appreciates a good deal. For every qualified referral you provide that receives a preferred quotation you receive a \$10 Gift Card. No purchase is necessary.

* Visit www.Am-Ins.com for complete rules.

Winner! 2013 Referral Rewards Grand Prize

Thank you Victoria, for your many customer referrals.
"I always feel confident to refer anyone to American Insurance. I know that they will receive a quote promptly and will most likely beat the competition. I think they truly give award winning customer service that can't be beat. I have personally worked with Tina Heitmann since moving to the valley 11 years ago and she is phenomenal...Love her ☺"



Philip Sullivan presents a new tablet to Victoria Rodriguez
Mortgage Loan Originator at US Bank



WELCOME JEREMY SMITHEE, MOSCOW AGENT



We welcome Jeremy Smithee who has joined our staff in the Moscow office. He is a licensed agent for property-casualty insurance and is experienced in every type of personal insurance coverage – auto, home, rental properties, personal excess liability (umbrellas), motorcycles, boats, RVs and ATVs.

Jeremy was born and raised in Moscow where he graduated from High School in 2009. He loves sports and played high school football all four years. He then attended the University of Idaho the next four years and graduated with a BS in Business Management and Human Resources in 2013. Following college Jeremy chose his ideal career path as an Independent Insurance Agent. It allows him to provide valuable advice and counsel while protecting the things people value most with a choice of policies from many different insurance companies, assuring his clients the lowest premium rates.

For hobbies, Jeremy enjoys talking about sports, anything related to cars as well as outdoor activities and especially recreational dirt bike riding on his Kawasaki KX450F.

Introducing Renee Wassell



Renee Wassell is our new Commercial Lines – Customer Service Representative in our Lewiston office. Renee began work for us on October 1st and is providing service for our Commercial Lines customers A to J. She handles business customer requests for policy changes,

binders, insurance certificates, claim reporting and policy renewal processing. Our business customers can count on Renee for prompt, accurate and high quality service with a smile! ☺



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