

INSURANCE



When can I buy individual medical insurance?



You can only buy or change your individual medical insurance plan during “Open Enrollment” *John Sullivan, CIC* between November 1, 2016

and February 15, 2017 unless you have a “Qualifying Life Event”. So, the Idaho and Washington State Health Exchange Marketplaces are open right now! Major changes in medical premiums and provider networks are coming in 2017. It is critical that anyone who currently has or needs to be covered by an individual medical plan review their options now with an exchange certified health insurance agent.

American Insurance has three local exchange certified health insurance agents that provide free assistance. They can help you calculate your available premium subsidies (tax credits and cost sharing), quote all available exchange health plans, explain the coverage of each plan, and assist you in enrolling in a plan that best meets your budget and needs. You are guaranteed acceptance regardless of any current health conditions under the Affordable Care Act (ACA). Premium rates are the same direct or with a local agent’s help.

Call now for your personal appointment at American Insurance. Contact us at www.Am-Ins.com or email medical@Am-Ins.com. Don’t wait! You must apply by December 15, 2016 for new coverage to be effective on January 1, 2017.



(208)746-9646 or (800)735-6355

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