



My new friend from Kenya, Africa!

Brad Keating

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Note: please call or email...

I do not guarantee text responses!

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New CLIENT internet site:

www.bradkeatinginsurance.com

Very important – I will post all newsletters on this internet site.

I will NO LONGER be sending out the hard copy newsletter

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C4H "Obamacare" Annual Enrollment

November 1st - December 15th

(for a January 1st start date)

FROM December 16th – January 15th (for a February 1st start date)

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C4H renewals:

- IF you receive a letter with ***"You will be automatically renewed"***
 - There is nothing you need to do – UNLESS you don't like what you have.
 - You should see the new price for 2024 and you are good to go.
- If your letter has **any other statement** – need to give me a call.
 - Can do over the phone – or can come in to look on the computer screen with me.

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ONE SHARE:

- Still growing and overall seems to be doing well (without wasted money on advertising)
- Pushing VPC (Virtual Primary Care)... which can be great with some situations. Using Clever health which has average review ratings. Which is normal in the healthcare business.
- Ive had mixed reviews from clients... definitely money saving for families or 50+ but it isn't insurance and you have to understand how it works (which I am always happy to explain!)

2024 Plans and Rates

2024 Plans and rates:

- I did comparisons in my 3 major areas with different scenarios.
- Regardless of the scenario – the same company was in the same position
- There are ONLY 3 companies offering plans in Pueblo area.
- There are 2 companies (Denver Health and Elevate) that are near Denver only. Both were a bit cheaper than Kaiser... I'm not a fan Kaiser... and I'd be more comfortable with Kaiser than them.
- Some plans are very close in price – I will help you with the exact quotes.

	<u>Colorado Springs</u>	<u>South Denver</u>	<u>Pueblo</u>
<i>Cheapest</i>	Kaiser Select Health Rocky Mountain Cigna Anthem	Kaiser Cigna Rocky Mountain Select Health Anthem	Anthem Kaiser Select Health

- Anthem is primarily UCH
- Rocky Mountain is strong former Centura
- Kaiser is... well, cheap. Which is good in many ways! 😊

In General – Plans are trying to isolate benefits that might be of use to clients. If you are receiving credit for part of your premium, SILVER is generally where you will end up. For all others, BRONZE (cheapest) is usually where you will be – unless you know you have surgeries or major costs.

Other dates to remember:

- ALL plans that auto renew – will renew on December 1st.
 - If you need to change something, please call me in NOVEMBER!
- Annual enrollment goes through JANUARY 15th
 - Any enrollments from December 16th to January 15th – BEGIN February 1st

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If you have a quick question about something –

Email: **bradkeating@comcast.net** or call my cell – **719-244-2857**

However – if you want to... SET AN APPOINTMENT:

- I can do over the phone or in person – whatever works for you!

PLEASE call ME! 719-244-2857

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2023 – Kenya, Africa was my major destination this summer. My highlight was going into the prisons (which I did many years ago in Russia). I also continue to volunteer in many endeavors. Although I travel – I work remote and still return calls within 2 business days. Call or email anytime! THANKS FOR BEING A CLIENT!!!! – you make it possible for me to help others during my off time.