



Mini-golf Brad built at Turkey Hill Ranch Bible Camp

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Note: please call or email...

**I do not guarantee text responses!**

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**C4H "Obamacare" Annual Enrollment**  
**November 1st - December 15<sup>th</sup>**

(for a January 1<sup>st</sup> start date)

**FROM December 16<sup>th</sup> – January 15<sup>th</sup>** (for a February 1<sup>st</sup> 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 2022 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 screen.

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**BRIGHT HEALTH** is leaving Colorado!!

- If you have Bright Health – PLEASE call me to change for 2023
  - Can change over the phone or can come in to look at screen.

What happened?

On the Medicare side of things as I understood it – they were hit with a fine by the government. Once that happened they started going downhill fast and I also "heard" they were struggling financially. As near as a month ago they were planning on staying in Colorado... but were planning on raising rates 30%. About a week ago we heard they were fully pulling out. I think they realized if they raised Rates that much, few people were going to stay with them.



# 2023 Plans and rates

**Rates** (according to C4H) overall went up 10%. If you are getting a subsidy... it went up some to offset.

I did comparisons in my 3 major areas with different scenarios, based on my input the cheapest plans-

	<u>South Denver</u>	<u>Colorado Springs</u>	<u>Pueblo</u>
<i>Cheapest</i>	Friday health plans Kaiser Anthem	Kaiser Anthem Friday Health	Anthem Kaiser Friday Health

- All 3 plans were competitive with each other, so comes down to network
- Anthem is primarily UCH, Friday is Centura and Kaiser varies.

Deductible and maximum out of pocket is now \$9100 as a base.

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 1<sup>st</sup>.
  - If you need to change something, please call me in NOVEMBER!
- Annual enrollment goes through JANUARY 15<sup>th</sup>
  - Any enrollments from December 16<sup>th</sup> to January 15<sup>th</sup> – BEGIN February 1<sup>st</sup>

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**If you have a quick question about something –**

**Email:      [bradkeating@comcast.net](mailto:bradkeating@comcast.net) / OR CALL 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** (I did not hire an assistant this year – to much hassle!)

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2022 was an interesting year as we went to multiple Bible Camps in West Virginia and Missouri. I enjoy volunteering during the Medicare slow time of summer.

However – I still returned calls at least every other day (sometimes I had to drive out to spots for good coverage!)

THANKS FOR BEING A CLIENT!!!!