

# CAISE FINANCIAL

Health • Life • Long Term Care • Annuities

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## Featured In This Issue:

Rick's Sheds & Gazebos

Health Care Reform – Timeline for the year 2010 & 2011

*CAISE FINANCIAL is the best! I can not say enough about the wonderful service that they deliver. I have worked with Dave Czyzewski and Donna Simpson and both of these people are excellent at their job. Having Donna on your side when it comes to disputing an incorrect bill or finding the best price and coverage for your money is invaluable. I would highly recommend them to friends and family knowing that they would be as pleased as I have been.*

**- Ann Guerrero, GUERRERA & SONS ELECTRIC, INC.**

**Joseph Cisco & Associates**

In this ever changing world of Health Insurance, all of us at Caise Financial are here to answer your questions. Since the passage of the Patient Protection & Affordable Care Act, we hope this will provide more competition and when this happens we will be there for you!

In the next 10 years the new health care bill will spend about 350 billion dollars for 24 million low & middle income Americans who will be mandated to purchase health insurance. What was not addressed in this law however was the cost associated with this expensive approach to medicine. Will insurance premiums go up? Absolutely! Will we have fewer students who want to become physicians? The trend has already shown this to be true. How are we going to provide health insurance to 32 million more people with fewer doctors?

In recent years we have seen new businesses created such as Personal Trainers, Business Coaches, and Life Coaches, etc. We at Caise Financial are providing an individual health insurance consultant for everyone who schedules an appointment to review their health insurance with us. Call us today to schedule a time to review your health insurance with your personal consultant. Our clients have had this service for a number of years now on an annual basis at no charge to them!

We are here to answer all your questions going forward on all the changes in our health care.

Sincerely,

Joe Cisco  
President  
Caise Financial

### Caise Financial Spotlight Client:

**Rick's Sheds & Gazebos**  
**2760 Concord Road**  
**Aston, PA 19014**  
**Phone: (610) 494-SHED**  
**(7433)**

**Email: [info@rickssheds.com](mailto:info@rickssheds.com)**

In 1980 the company started as Rick's Utility Sheds providing sheds and wood picnic tables to the residents of Delaware County. Over the past thirty years, Rick's has grown into a source for all outdoor needs from sheds to patio furniture serving the residents of Southern Pennsylvania, Philadelphia, Delaware, New Jersey, New York, and Maryland.

Choose from our large selection of Sheds, Gazebos, Patio Furniture, Arbors, Outdoor Wood Furniture, Wooden Toys, Play Swings, Fireplaces and Gas Logs, and Other Items.

**Proud member of the Aston  
Business Association**

## Health Care Reform – Timeline for the year 2010 & 2011

Below is a high-level overview of the timeline. It is important to note that many of these reforms and their effective dates are subject to the rules and regulations process both at the state and federal levels – which could alter the intended timing of implementation.

### 2010

#### New Programs:

- \* Temporary retiree reinsurance program is established
- \* National risk pool is created, small business tax credit is established
- \* \$250 rebate for Medicare members who reach the “doughnut hole”

#### Insurance Reforms:

- \* Prohibits lifetime benefit limits – based on dollar amounts
- \* Allows restricted annual limits on the dollar value of certain benefits
- \* Coverage rescissions/cancellations are prohibited (except for fraud or intentional misrepresentation)
- \* Cost-sharing obligations for preventive services are prohibited
- \* Dependent coverage up to age 26 is mandated
- \* Internal and external appeal processes must be established
- \* Pre-existing condition exclusions for dependent children (under 19 years of age) are prohibited
- \* New health plan disclosure and transparency requirements are created

### 2011

#### Insurance Reforms:

- \* Uniform coverage documents and standard definitions are developed
- \* Minimum medical loss ratios are mandated

#### Medicare Reforms:

- \* Medicare Advantage cost sharing limits effective
- \* Medicare beneficiaries who reach the doughnut hole will receive a 50% discount on brand name drugs
- \* A 10% Medicare bonus will be provided to primary care physicians and general surgeons practicing in underserved areas, such as inner cities and rural communities.
- \* Medicare Advantage plans would begin to have their payments frozen.

#### Other:

- \* Employers are required to report the value of health care benefits on employees' W2 tax statements.
- \* Annual industry fee for pharmaceutical manufacturers of brand name drugs.
- \* Voluntary long term care insurance program would be made available to provide cash benefit for assisting disabled individuals to stay in their homes or cover nursing home costs. Benefits would start five years after people begin paying a fee for coverage.
- \* Funding for community health centers would be increased to provide care for many low income and uninsured people.

*Caise Financial are Health Insurance consultants for the following local businesses & would like to say thank you for their continued loyalty to our company:*

*Aston Cocco's Pizza - (610) 494-4797  
Media Children's House- (610) 485-8950  
Holefelder Brothers- (610) 494-4155  
Hennessy's Restaurant- (610) 494-6611  
Wood's Property Service- (610) 497-9600*

## Smart Snacking

As the warm weather approaches we want to try to keep our energy levels going – and avoid weight gain – steer clear of foods with lots of simple carbohydrates (sugars) like candy bars or soda. Look for foods that contain complex carbohydrates like whole-grain breads and cereals and combine them with protein-rich snacks such as peanut butter or low-fat yogurt or cheese.

### Smart Snacking Strategies

*Prepare healthy snacks in advance  
Keep healthy snacks with you  
Make it interesting  
Satisfy cravings with healthier approaches  
Read serving size information*

*Here are a few healthy snacking ideas:*

*\*Ants on a log –  
Spread peanut butter on celery sticks and top with raisins.*

*\*Healthy ice pops –  
Freeze fresh, unsweetened 100% juice in ice pop molds or ice cube trays.*

*\*Happy trails mix –  
Combine 1 cup whole-grain toasted oat cereal with 1/4 cup chopped walnuts and 1/4 cup dried cranberries for a healthy trail mix.*

Source:

[http://kidshealth.org/teen/food\\_fitness/nutrition/healthy\\_snacks.html?tracking=T\\_RelatedArticle#a\\_Why\\_Healthy\\_Snacking\\_Is\\_Good\\_for\\_You](http://kidshealth.org/teen/food_fitness/nutrition/healthy_snacks.html?tracking=T_RelatedArticle#a_Why_Healthy_Snacking_Is_Good_for_You)

## CAISE FINANCIAL

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Aetna Individual Dental Plans Delta Dental United Concordia Dental