

# FOURTH QUARTER 2010 CLIENT NEWSLETTER

## LETTER FROM THE PRESIDENT



Dear Clients,

I pray this letter finds you well as we approach this last quarter of 2010. I would like to take this time to ***THANK YOU*** for your business and the referrals you continue to send our way.

We also thank you for your prayers and your cards welcoming us to our new location. We met that challenge and continue with our business (which is YOU). For those who were not aware that we moved, our new address is shown on Page 3.

As you have noticed from this newsletter and last, we will continue to provide our full newsletter on our website. Please see page 2 for navigational instructions accordingly.

Friends, please notice I specifically designated pages 4 & 5 to the Legislative Corner for the purpose of addressing the Health care reform: (aka: Health Insurance Reform) **IN ACTION**. As many of you know, this reform is already affecting our current health insurance industry exponentially. According to the NAIC (National Association of Insurance Commissioners), which is chaired by our very own Commissioner Kevin McCarty here in Florida, it has just begun.

Unfortunately, many of the legislative items promised to benefit the “American People” will NOT take effect for the “People’s Benefit” until the year 2014. However, as you can see from pages 4 & 5, the implementations to pay for the new health care law have already been put in motion as the first implementation began back in June. Please take some time to review the report as each item mentioned is date sensitive. Please call your Representative with any questions or opinions you want heard. For those of you who are interested in viewing the remaining portion of the timeline, please visit our website at [www.msamentoring.com](http://www.msamentoring.com) and click on the Legislative Corner.

On a lighter note, the items in the reform that are not being effected, at this time, are the alternative products of our industry. This market consists of: Long Term Care, Disability, Accident, Cancer, Critical Illness and other supplemental products. On page 7, we also would like to bring to your attention November being Long term Care Awareness Month. For those of you who do not have the appropriate supplemental product or have questions regarding these products, please feel free to call our office

Medicare Question: Well it has been addressed and funding for our seniors WILL be impacted dramatically. This years’ **Annual Enrollments** will expose more immediate transitions. Please notice we have dedicated an entire page of this newsletter to Medicare, as the annual open enrollment is right around the corner, please see page 6.

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ARTICLE:  
545 PEOPLE VS.  
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### HOLIDAY CLOSINGS:

#### Thanksgiving:

November 25-26

#### Christmas Week:

Dec. 24 @12:00 Noon-  
January 2, 2010

As the elections and holidays are both right around the corner, I would like to take this time to wish you and your family a well researched voting position (Hosea 4:6), a wonderful Thanksgiving holiday, a very Merry Christmas and a Happy & Prosperous New Year.

Respectfully Submitted,

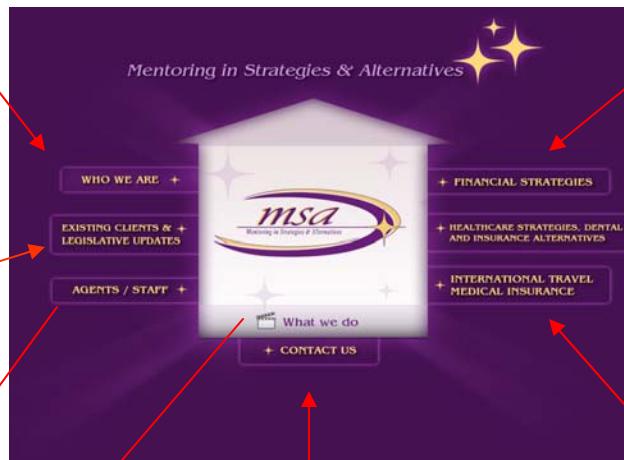
*Michele Powell*

P.S. How many people run this country? What does 545 mean?  
I have attached an article on page 8-9 to answer that “?”. This is an enlightening reality.  
“BE AMERICAN!!”

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MSA's Corporate office address  
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 There is also a map to help you find us wherever you are coming from!



Watch the "What do we do" video. It will help you to understand the "strategies" we use to mentor you with your financial portfolio.



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**WE HAVE MOVED !!!!**

*Our new location is:*

4916 26th Street West, Suite 100  
Bradenton, FL 34207  
941-753-0031 (phone)  
941-753-0049 (fax)  
[www.msamentoring.com](http://www.msamentoring.com)

Please see the attached insert for instructions on how to download or view the FULL MSA 4th Quarter Newsletter @ [www.msamentoring.com](http://www.msamentoring.com)

If you would like to receive the entire newsletter via email, call the office at 941-753-0031 to update your information

OR

e-mail [Charma@msamarketing.com](mailto:Charma@msamarketing.com)

Otherwise, just visit our website and follow the navigation

*This Thanksgiving Season, we are thankful for YOU. We would like to thank you for your business by providing a FREE financial consultation. Also, thank you for your referrals and for telling others about MSA, our awesome staff and the services we provide.*



The MSA family wishes you a glorious Christmas season to celebrate the birth of our Lord and Savior and wants to remind you of the strength and perseverance of our Nation and its People.

Luke 2:11 "For unto you is born this day in the City of David, A Savior which is Christ the Lord."



# Health care Reform: **IN ACTION**



Source: NAHU Newsletter 9/3/2010  
MHM Resources, LLC 2010

HealthCare.gov

HealthCare.gov

## **NEW** **FEDERAL HEALTH WEBSITE**

“Federal officials have unveiled a key component of the health reform package, a website called *HealthCare.gov*. The website claims to be a one-stop shop for Americans to view the insurance options available to them, as well as the new law’s & benefits, including details on government-sponsored programs and plans from more than a thousand private insurers.

Unfortunately, the government isn't helping consumers make sense of all that new information. That's where professional health insurance agents and brokers come in. The roll of the agent is more important than ever because the insurance marketplace has grown incredibly complicated, and the new law will only add to the confusion. Agent and brokers can help people navigate the dizzying array of options and find the health plan that suits their needs.

As an example of what the consumer will have to endure if agents are left out, the Senate investigation found that consumers waited up to an hour to speak with someone during peak call times to the Federal 1-800-MEDICARE call center and customer service representatives read from scripts containing errors and callers often received incorrect information.

Consumers deserve the best information available when shopping for something as important as health insurance. The government’s new website can certainly help but the new initiative will be incomplete without including access to licensed insurance agent and brokers—the very experts who can help Americans make sense of an ever more complicated insurance marketplace.”

Author; Janet Trautwein CEO NAHU. August 21, 2010

### **Health Savings Accounts (H.S.A)**

**In 2011, the tax on non-qualified payments from an individual’s H.S.A will increase.**

**If disbursements are not used for qualified expenses, the non-qualified amount will be taxed as normal income and be assessed an extra 20% tax.**

**This is an increase from the 10% additional tax levied in 2010.**

**BENEFIT UPDATE: You can no longer use H.S.A dollars for over the counter expenses**



# Health care Reform: *IN ACTION*



Source: The Washington Post 9/21/2010  
Dow Jones Newswire 9/21/2010  
NAHU Newswire 9/3/2010  
NAHU Newswire 9/21.2010  
MHM Resources, LLC 2010

## Employers shifted Health Care Costs to Workers in 2010

An annual survey that was released September 3, 2010, finds that workers are paying, on average, \$482 more for job based family health insurance this year, as companies are forced for employees to shoulder more of the health care costs. In fact, **employers** contributions to family coverage showed **NO** increase in 2010, according to the Employer Health Benefits Survey . In addition, the report added "health insurance costs for the nations workers skyrocketed, even as the quality of the plans deteriorated." It was noted that this is a 'troubling' trend. Very few employers are considering the quality of benefits when they choose their health care plans. Just 34% of large firms and 5% of smaller ones say they reviewed performance indicators when selecting plans for their group.

The Washington Post reports 30% of employers offering health benefits reported that this year, as a result of the economic downturn, have reduced the scope of benefits or increased costs-sharing, (i.e., the amounts employees pay for medical service in co-payments, deductibles and the like). A report from the Los Angeles Times indicated an overall premium growth slowed slightly this year to 3% with the average annual cost of a family health plan reaching \$13,770. Workers picked up 30% of that bill. The average plan for an individual cost is \$5,049. They also added that the squeeze could further complicate the Obama administration's efforts to rally support for the law, which is expected to do relatively little in the short term to contact rising medical bills.

## GROUP EMPLOYER CONTRIBUTION

Employers with groups of 3 and under will now be required to pay **100%** of the Employee Only rate on all medical/dental premiums.

## Some Health Insurers to Cease Selling Policies for "Children Only"

Some of the country's most prominent health insurance companies have decided to stop offering new child-only policies, rather than comply with rules in the new health care law that will require such plans to start accepting children with preexisting medical conditions after Sept. 23, 2010. Some will continue to cover children who already have "child-only" policies and will also accept children with pre-existing conditions in NEW FAMILY POLICIES. Unfortunately, there remains a great deal of uncertainty as to how the rules will be implemented and what the impact might be on the participating insurers.

## W-2 Changes Coming in 2011

In 2011, your W-2 will have new instructions and reporting requirements. Each employee's W-2 must include the total cost of employer-provided health insurance. This means, it is your responsibility to contact your payroll company to ensure they have all the information needed for this new W-2 obligation. They will need the employer paid portion of the health insurance coverage to complete the W-2 correctly. The good news is, this reporting will not increase employees' taxable income.



"No man is above the law and no man is below it; nor do we ask any man's permission when we require him to obey it. Obedience to the law is demanded as a right; not asked as a favor."

Theodore Roosevelt



# Medicare Annual Enrollment

To all of you with the *MAGIC BIRTHDAY IN THE GREAT YEAR OF 1945...* this is the big year; the time when many of you are retiring or thinking of retirement. The secret is to plan ahead. Many of you are confused, intimidated and wondering what in the heck is the difference between:



Medicare “parts” A, B, C and D? Why are Medicare supplements broken down into “plans” A, B, C, D thru the whole alphabet? Many folks don’t even realize that we are talking about two different products here...

Medicare breaks down their programs into “parts”. Medicare supplement companies break down their products into “plans”. Each uses the alphabet letters to try to confuse us all. I know it seems like a conspiracy against all of us seniors, but it really is not hard to understand if you talk to an experienced independent agent from MSA Marketing to get the “straight” facts.

Medicare will be your insurance product which works like your current medical insurance and your Medicare supplement will pick up the costs Medicare does not pay, like your deductibles, coinsurances, etc. You will be covered much better than your health insurance for medically necessary claims and it will be affordable. See? Not so bad after all.



***The annual enrollment period for “Medicare Advantage Products” is coming up Nov. 15.*** This only applies to Medicare Advantage Products, like PPO, HMO, PFFs and Prescription Part D programs (not supplements). ***If you want to make a change or sign up between Nov. 15 and Dec. 31,*** this is the right time to make the move. Otherwise, you can sign up when you become eligible at 65 or when you come off of group insurance. The best bit of wisdom I can give you in this short article is “always sign up for Part A and B when you become eligible to sign up for Medicare.” If you have not heard from

Medicare by two months before your birth month of the year in which you turn 65, call Social Security at your local office and make an appointment to sign up. This will save you a lot of pain and confusion when you want to find a product that supplements what Medicare does not pay.

If you are currently under the age of 65 and on Medicare Disability, please call the office ASAP. You have a very small window of opportunity to make any changes!!!

Call our office if you would like to discuss or just ask a question regarding Medicare, whether it be for you or a parent or friend. You will be hearing a lot of rumors about supplements in the upcoming 2011 year. Come to us to get the facts. *Our door is always open and we are happy to provide you with information to make your life easier. Hope to see you soon...*



Donna Blizman  
MSA Medicare Specialist

# November is Long Term Care Awareness Month

- ◆ **What is Long Term Care?**
- ◆ **What does it mean to be “Partnership Qualified”?**



**LONG TERM CARE** refers to the many services beyond medical care and nursing care used by people who have disabilities or chronic (long-lasting) illnesses.

Long-term care insurance helps you pay for these services, which can be very expensive. A policy also ensures that you can make your own choices about what long-term care services you receive and where you receive them.

Ordinary health insurance won't cover it. People are living longer and longer these days. That's good news, but the flip side of that is there are more years in which there's a risk of serious health problems. That could literally cost all of your remaining life's savings. Unfortunately, ordinary health insurance policies and Medicare usually do not pay for long term care expenses. Medicaid, a federal/state health insurance program, will only pay for long term care if you've already spent most of your savings or other assets. Subsequently, there may be a need for long term care insurance.

Long term care insurance typically covers the following costs:

- Help in your home with daily activities like bathing, dressing, eating and cleaning.
- Community programs such as adult day care.
- Assisted living services that are provided in a special residential setting other than your own home. These services may include meals, health monitoring, and help with daily activities.
- Visiting nurses.
- Care in a nursing home.

**PARTNERHIP QUALIFIED**, in its most basic form, is a partnership formed between the federal government, state governments and long term care insurance carriers.

The objective of this partnership is for state governments to give residents incentive to provide for their own long term care needs by purchasing long term care insurance policies. In turn, this will reduce the amount of expenditures made by both the federal and state governments for long term care through the Medicaid program.

Residents who purchase a partnership-qualified LTC insurance policy will be able to protect a greater amount of assets from Medicaid “spend down” and “estate recovery”. In most states the allowable protected amount is equal to the policy's maximum benefit on a “dollar-for-dollar basis”, (if the policyholder was to exhaust his or her long term care insurance benefits and then apply for Medicaid).

Example: Mary has a partnership-qualified long term care insurance policy with a maximum benefit of \$200,000. Mary exhausts her LTC insurance benefits by receiving care at home and eventually in a nursing home facility. Mary then applies for Medicaid and is able to add \$200,000 to her allowable protected assets limit because of her partnership-qualified LTC insurance policy.

**MSA** and it's staff can help you determine the best LTC policy that suits you and your needs. Call us and we will be happy to schedule a free consultation with you.

## 545 People vs. 300,000,000 People

" This is about as clear and easy to understand as it can be - read it!! The article below is completely neutral - not anti-republican nor democrat.

Charley Reese, a retired reporter for the Orlando Sentinel has hit the nail directly on the head, defining clearly who it is that, in the final Analysis, must assume responsibility for judgments made that impact each one of us every day. Charley Reese has been a journalist for 49 years.

It's a short but good read. Worth the time. Worth remembering!

EVERY CITIZEN NEEDS TO READ THIS AND THINK ABOUT WHAT THIS JOURNALIST HAS SCRIPTED IN THIS MESSAGE. READ IT AND THEN REALLY THINK ABOUT OUR CURRENT POLITICAL DEBACLE.

Politicians are the only people in the world who create problems and then campaign against them. Have you ever wondered, if both the Democrats and the Republicans are against deficits, WHY do we have deficits?

Have you ever wondered, if all the politicians are against inflation and high taxes, WHY do we have inflation and high taxes?

You and I don't propose a federal budget. The president does. You and I don't have the Constitutional authority to vote on appropriations. The House of Representatives does.

You and I don't write the tax code, Congress does. You and I don't set fiscal policy, Congress does.

You and I don't control monetary policy, the Federal Reserve Bank does. One hundred senators, 435 congressmen, one president, and nine Supreme Court justices equates to 545 human beings out of the 300 million are directly, legally, morally, and individually responsible for the domestic problems that plague this country. I excluded the members of the Federal Reserve Board because that problem was created by the Congress. In 1913, Congress delegated its Constitutional duty to provide a sound currency to a federally chartered, but private, central bank.

I excluded all the special interests and lobbyists for a sound reason. They have no legal authority. They have no ability to coerce a senator, a congressman, or a president to do one cotton-picking thing. I don't care if they offer a politician \$1 million dollars in cash. The politician has the power to accept or reject it. No matter what the lobbyist promises, it is the legislator's responsibility to determine how he votes. Those 545 human beings spend much of their energy convincing you that what they did is not their fault. They cooperate in this common con regardless of party.

What separates a politician from a normal human being is an excessive amount of gall. No normal human being would have the gall of a Speaker, who stood up and criticized the President for creating deficits.... The president can only propose a budget. He cannot force the Congress to accept it. The Constitution, which is the supreme law of the land, gives sole responsibility to the House of Representatives for originating and approving appropriations and taxes. Who is the Speaker of the House? Nancy Pelosi. She is the leader of the majority party. She and fellow House members, not the president, can approve any budget they want. If the president vetoes it, they can pass it over his veto if they agree to.

It seems inconceivable to me that a nation of 300 million cannot replace 545 people who stand convicted -- by present facts -- of incompetence and irresponsibility. I can't think of a single domestic problem that is not traceable directly to those 545 people. When you fully grasp the plain truth that 545 people exercise the power of the federal government, then it must follow that what exists is what they want to exist.

If the tax code is unfair, it's because they want it unfair.

If the budget is in the red, it's because they want it in the red.

If the Army & Marines are in IRAQ, it's because they want them in IRAQ.

If they do not receive social security but are on an elite retirement plan not available to the people, it's because they want it that way.

There are no insoluble government problems.

Do not let these 545 people shift the blame to bureaucrats, whom they hire and whose jobs they can abolish; to lobbyists, whose gifts and advice they can reject; to regulators, to whom they give the power to regulate and from whom they can take this power. Above all, do not let them con you into the belief that there exists disembodied mystical forces like "the economy," "inflation" or "politics" that prevent them from doing what they have taken an oath to do.

Those 545 people, and they alone, are responsible. They, and they alone, have the power.

They, and they alone, should be held accountable by the people who are their bosses.

Provided the voters have the gumption to manage their own employees.

We should vote all of them out of office and clean up their mess!



## 545 People vs. 300,000,000 People (Cont.)

What you do with this article now that you have read it.... is up to you. This might be funny if it weren't so darned true. Be sure to read all the way to the end:

Tax his land, Tax his bed, Tax the table, at which he's fed.

Tax his tractor, Tax his mule, Teach him taxes, Are the rule.

Tax his work, Tax his pay, He works for peanuts, Anyway!

Tax his cow, Tax his goat, Tax his pants, Tax his coat.

Tax his ties, Tax his shirt, Tax his work, Tax his dirt.

Tax his tobacco, Tax his drink, Tax him if he tries to think.

Tax his cigars, Tax his beers, If he cries, Tax his tears.

Tax his car, Tax his gas, Find other ways, To tax his \*\*\*.

Tax all he has, then let him know, that you won't be done, till he has no dough.

When he screams and hollers; Then tax him some more, Tax him till he's good and sore.  
Then tax his coffin, Tax his grave, Tax the sod in which he's laid...

Put these words upon his tomb,  
Taxes drove me to my doom...'

When he's gone, do not relax, Its time to apply, the Inheritance Tax..

Accounts Receivable Tax, Building Permit Tax, CDL License Tax, Cigarette Tax, Corporate Income Tax, Dog License Tax, Excise Taxes, Federal Income Tax, Federal Unemployment Tax (FUTA), Fishing License Tax, Food License Tax, Fuel Permit Tax, Gasoline Tax (currently 44.75 cents per gallon), Gross Receipts Tax, Hunting License Tax, Inventory Tax, IRS Interest Charges, IRS Penalties (tax on taxes!), Liquor Tax, Luxury Taxes, Marriage License Tax, Medicare Tax, Personal Property Tax, Property Tax, Real Estate Tax, Service Charge Tax, Social Security Tax, Road Usage Tax, Recreational Vehicle Tax, Sales Tax, School Tax, State Telephone Federal Universal Service Fee Tax, Telephone Federal, State and Local Surcharge Taxes, Telephone Minimum Usage Surcharge Tax, Telephone Recurring and Nonrecurring Charges Tax, Telephone State and Local Tax, Telephone Usage Charge Tax, Utility Taxes, Vehicle License Registration Tax, Vehicle Sales Tax, Watercraft Registration Tax, Well Permit Tax, Workers Compensation Tax...!!!

STILL THINK THIS IS FUNNY? Not one of these taxes existed 100 years ago, & our nation was the most prosperous in the world. We had absolutely no national debt, had the largest middle class in the world, and Mom stayed home to raise the kids.

What the heck happened? Can you spell 'politicians'?

I hope this goes around THE USA at least 100 times!!! YOU can help it get there!!! GO AHEAD - - -

**BE AMERICAN!!!!**