

# 2016 CLIENT NEWSLETTER



Newsletter found at  
MSAMentoring.com

## LETTER FROM THE PRESIDENT



MICHELE POWELL,  
OWNER/PRESIDENT

PAGE 1  
LETTER FROM  
THE PRESIDENT

PAGE 2  
4TH ANNUAL OPEN  
ENROLLMENT FOR  
PRE 65

PAGE 3  
2016  
ELECTION  
PLEASE VOTE



PAGE 4 & 5  
LEGISLATIVE  
CORNER

PAGE 6  
FINANCIAL MENTOR  
& 2016 CONTRIBUTION  
LIMITS

PAGE 7  
ALTERNATIVE  
SOLUTIONS

PAGE 8  
HAPPY THANKSGIVING  
MERRY CHRISTMAS &  
HAPPY NEW YEAR!



Dear Clients and Friends,

I pray this newsletter finds you blessed. It's hard to believe another year has gone by already. I felt it was important to put out our "Annual Newsletter" early this year as to prepare you for this VERY IMPORTANT November 2016. It includes the **"Open Enrollment" (OE) for the "Individual Pre-65" which begins on November 1st, (see pg. 2)** as well as what I think is **our most important election in the history of America (see pg. 3). Please DON'T FORGET TO VOTE on November 8th, 2016.**

I'd like to thank you for your continued business over these past 20+ years and referrals. My staff and I wish you and your families a wonderful upcoming Thanksgiving, a very Merry Christmas and a Happy 2017 New Year as well.

As you know 2016 has been a year full of continued frustration in the health care market. Since the new ACA (i.e. ObamaCare) legislation passed in 2010, the implementation in 2014 resulted in greater rate increases than we've ever seen in the history of our industry. It's funny the ACA stands for the "affordable care act". The reality is the **American** people have found the NEW ACA plans are only affordable for the ones who are eligible for a tax subsidy. The rest of us have not appreciated being "forced" into tax penalties, unwelcomed and restricted gatekeeper HMO plans, higher out of pockets than we've ever seen and the FACT that **Americans** have paid billions of dollars for an epic fail we never agreed to. It's not exactly the "change" **America** was promised. This past year mostly every carrier in Florida announced it was pulling out of the ACA Exchange and this upcoming years OE is a mess. Most of us have received our termination letters already; from AETNA, Humana and United Health Care indicating we'll lose our coverage again this year on 12/31/16. It's pretty much unbelievable. **I can only PRAY that America will take action and VOTE this year accordingly.** Can you imagine what's next?

Here is just a glimpse, as of the writing of this newsletter **"Independent Agents"** have yet to be trained on the NEW ACA products, if any, when we are usually trained and certified by the first of October. Then just this past week we got a letter from CIGNA notifying us that they will be participating in the "OE", (so they don't have to leave the State of Florida for 4 years as the law requires), however **the NEW agent commission schedule will only pay the agent 0% to sell the product. So we agents are to work for FREE...** I guess we now know why Florida passed legislation on 4/8/2016 for agents to be able to charge clients an "Agent Fee"... So NOW clients who want the help of a **Professional "Independent Agent"** versus a captive carrier agent, have to pay us an "Agent Fee" in addition to these ridiculous rate increases.

**The good news is we still have the right to publicly PRAY and VOTE! So please do both!** Also remember Jesus turned a murder named Saul into the Apostle Paul. He's got this too.

May the Lord bless you and keep you and your family in His perfect peace as you keep your eyes upon Him.

Respectfully and in Christ's Service, *Michele Powell*

# 4th Annual Open Enrollment For **Individuals**



## Open Enrollment for ACA Plans/Individuals Pre-65

APPLICATION DEADLINE	EFFECTIVE DATE
Nov. 1, 2016 thru Dec. 15, 2016	For a January 1, 2017
Dec. 16, 2016 thru Jan. 15, 2017	For a February 1, 2017
Jan. 16, 2017 thru Jan 31, 2017	For a March 1, 2017
THEN OPEN ENROLLMENT CLOSES	Only Qualified Life Events (QLE) will make you eligible for a Special Enrollment Period (SEP)
NEXT YEAR'S 2018 OE BEGINS : TBA	For a January 1, 2018

### Where's Michele ?



With the “Private Carriers” and the “**Independent Agents**” being forced out of the Health Insurance Industry, by losses and NOW this year’s 0%



commission schedules, “Open Enrollment”, (OE), is sure to make **Americans** feel bound and chained up as if we are defenseless. I’ve gotten mad, cried, travailed in prayer and after doing so determined:

- For those of you who have access to a group policy through a spouse, I highly recommend you take your termination letters and vet the group policy into your decision this year.
- To my “grandfathered plan” clients, keep what you have and be grateful for those policies.
- The rest of us....my staff and I have looked at pretty much every viable **Alternative** in the industry and I’ve come up with a few **Alternatives** for this years Open Enrollment. However the **Alternatives** are truly out of the box, so brace yourselves and call my office ASAP for a strategy that best serves you and your family at 941-753-0031.



The “A” in MSA has always stood for “**Alternatives**” and I have spent hundreds of hours this year looking for them. As always I believe “**The Truth Will Set Us Free**” even if we don't like it! As a 20+ year seasoned “**Professional Independent Agent**” I'm still here for you. We are just taken out of the carrier’s compensation schedules. Most private health carriers are not equipped to be store front captive offices, hence the mergers requested (Aetna purchasing Humana and BCBS purchasing CIGNA) being litigated. Don't be surprised if the only thing left in the ACA Exchange are captive carriers by next year. Still serving you, **Michele**

# 2016 Election



America, the bottom line is, it's time to get out of DENIAL which equals: =Don't Even Notice I Am Lying, (even if it's only to myself). So far we've been in shock of the obliviation of the American private health care system, in just 6 years since the passing of the ACA in 2010. We've experienced the most life changing law since the passing of Medicare in the 1960's. What we didn't expect was the law to "change" America! The ACA shaped new rules and guidelines effective January 1, 2014 and the consequences are

NEW and MORE TAXES upon us middle income Americans, and irresponsible spending from Washington. These past 8 years it's been about a "change" in the health care industry, **what's next? Christian rights? Free Enterprise America? More taxes? Socialism?**

Sovereign God allowed 9/11 as a warning for America to wake up. He's given us a chance to repent and turn from our wicked ways and KNOW that this **2016's Election will change America forever** so be obedient and VOTE. Even Mary had to ride on a donkey, full term pregnant, to be obedient. Later in life that baby she birthed, Jesus said; "those who love Me obey Me". This election is not about, health care, people or political parties, it's about **Blood Bought Rights** of Freedom!



Do we still "trust in God"? With "all of our hearts"? Or do we simply "lean on our own understanding" and do what we want? **"As for me and my house", here at MSA and BEC, "WE WILL SERVE THE LORD" and VOTE for Him and His unborn babies and His people.** We pray you do the same.

More so than ever before this year's election is imperative and based on the American people's prayers and obedience at the polls, God will shore up a lot of the issues in America. I was recently asked by a strong Christian brother, who I would VOTE for and why. I was encouraged at the conversations that followed. It was as if the Holy Spirit Himself took over the conversation. **We first talked about who we were NOT voting for and the reality of where America's at today.**

- We are NOT voting for the Pastor of our churches
- We should NOT be voting for a political party

But we ARE voting for the **President of the United States, America's Freedom of Free Enterprise and her Christian value system.** Also the upholding of The Constitution of the United States of America and The Declaration of Independence.

**It's pretty black and white, no grey area on this VOTE!**

- VOTE or DON'T
- Yes or No
- Socialism or Free America
- Pro-Death or Pro-Life
- Heaven or Hell

**And our freedom to express such publically!**



It's really simple if we read the Holy Bible! **Just ask God who He'd VOTE for!** He is either Sovereign or NOT. We either believe His word or we don't.

First PRAY, PRAY, PRAY and then VOTE accordingly.

**No VOTE is still a VOTE!** Study the difference between, Salvation and Redemption, Justification and Sanctification VOTE for Christian Principles.

God allowed these candidates to be here running for office against each other. I'm sure His question to us all is **do we even care what He wants us to do? And if so, are we asking Him? Or listening for His answer?**

Oh American Brothers and Sisters...Please **VOTE for God's will** according to His word on "Earth as it is in Heaven"!!!!

# Legislative Corner



This past year legislation has gotten out of control. Health Care continues to be reformed and our “Freedom” to choose is gone. In 2016 the groups have begun to be regulated. So for many of the small groups, under 50 lives, in 2017 the employers will be forced into the ACA group policies.



These policies average 60-80% higher premiums than the NON-ACA plans and most have determined they'll drop coverage by 2018 due to price alone.

As of the writing of this newsletter, our groups who are renewing in this last quarter have been asked to change their effective dates to 1/1/2017 to allow their policies to lock rates longer and to stay the course for all of 2017. Sounds nice,



what's the catch? 12/31/2017 lines up with 2018's "Open Enrollment" (OE) date as to be congruent with the under age 65 Open Enrollment, carriers know most small groups will drop coverage in 2018. So it is like the atomic bomb has gone off in the entire health-care industry, small groups included.



**Americans wake up PLEASE.** We've spent billions of dollars and had we used the website dollars alone for the 43 million **Americans** who were uninsured, this whole mess would have been unnecessary. The government proved that only 13 million of that 43 million were without coverage by choice. The other 30 million qualified for a "Group Policy" or "Medicaid" and chose NOT to enroll. Those are the **Americans** who have predominantly enrolled to avoid the TAX penalty. The largest enrollment since the passing of the ACA was into Medicaid and those **Americans** qualified for Medicaid prior to the passing of the law.

The TAX consequence? (i.e. penalty for being uninsured) It simply taxed those who still choose to stay uninsured and forced others to abide by the governmental bureaucracy. So what have we gained? We lost our freedom to choose what's best for our family's financial well being. Why? Because we allowed it by participating in partisan votes, like gangs or cults would.

# Legislative Corner cont.



**NOW WHAT?** Either repentance, which only comes from the Goodness of God, or Socialism, which will start with a single payer health care system. **YIKES!** It's like the snake telling Eve, God did not want her to eat from the fruit of the tree because He didn't want her to be like Him. (Isn't that why Satan was kicked out of Heaven to start with?) Hosea says: "God's children will perish for their lack of knowledge."



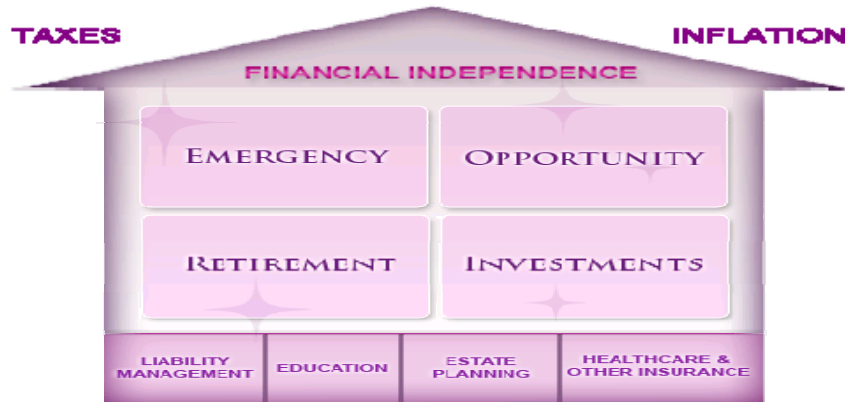
Remember 9/11? Remember the Cross? Jesus taught us so much while He walked on this earth about the Religious Spirits, Sectarianism, Legalism and **LOVE**. But when asked about the "Greatest Commandment", He taught us it did not start with "Love your neighbor as yourself". It started with "He said, 'Love the Lord your God with all your heart, with all your soul, and with all your mind.'" We've lost putting God first!

In **America** so much is going on behind the scenes. Professionals in the Insurance and Financial Service Industries have seen "decisions" i.e. the "DOL RULE" (like legislation) passed behind everyone's back.... ..For example the Department of Labor (DOL) recently pushed a "decision" to meddle in the "Retirement Industry" for **Americans**. This under the rationale that it may be harmful to the middle **American** retiree's. Wonder why? Because Socialism doesn't have a middle **America!** God forbid we **Americans** all have available to us what the wealthy have access to, like pension developing accounts that create income we cannot outlive. Is this **America?** The NEW "Rule" will take effect 4/10/2017, unless the pending lawsuits prevail. Have we **Americans** seen this in our propaganda press? Of course not. What a mess 8 years of "change" has created... how's more government working out for us? I would submit, not well.



# Financial Mentor, Michele Powell

**Do you have your financial house in order? We can help you.** Michele has been a licensed insurance agent for more than twenty-three years. She started her career in the financial industry in May of 1989 with American Bank of Bradenton, now M&I Bank. In 1993, after five years in banking, she ventured into the insurance industry with State Farm. In 1996 she began her own health insurance agency and has specialized in that market ever since. She has a broad range of experience in the industry and colleagues to assist in all aspects of your financial needs. “KNOW” you can experience “Financial Independence” with her help.



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## 2016 H.S.A. CONTRIBUTION LIMITS

Status	Minimum Deductible	Maximum Out of Pocket	Contribution Limit	55-64* Contribution
Single	\$1,300	\$6,550	\$3,350	\$1,000
Family	\$2,600	\$13,100	\$6,750	\$2,000*

(\* If both spouses are in age range.)

2004/2016 IRA & ROTH CONTRIBUTION LIMITS		
Year	AGE 49 & BELOW	AGE 50 & ABOVE
2004	\$3,000	\$3,500
2005	\$4,000	\$4,500
2006-2007	\$4,000	\$5,000
2008-2011	\$5,000	\$6,000
2012	\$5,000	\$6,000
2013	\$5,500	\$6,500
2014-2016	\$5,500	\$6,500

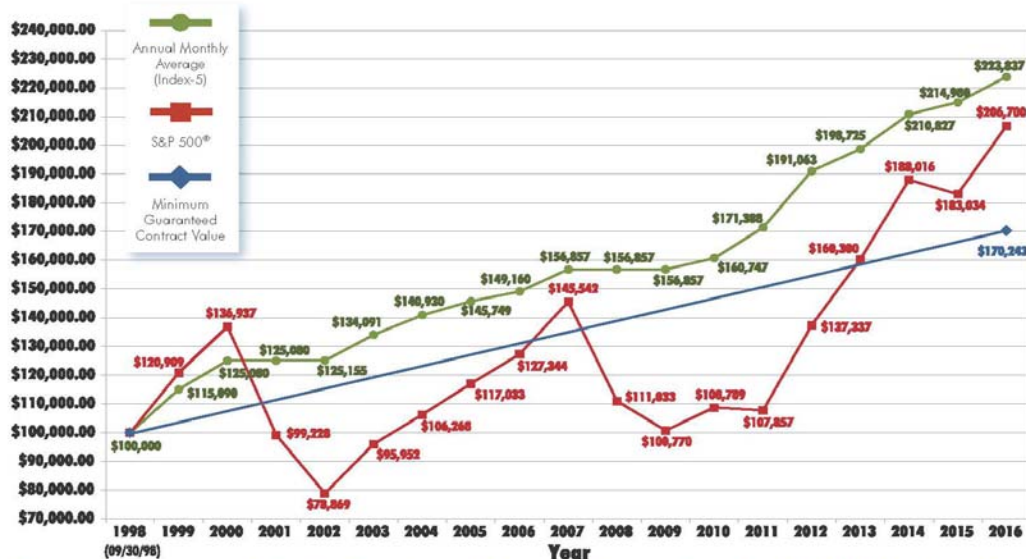
2016 Long Term Care Premium Eligibility	
Attained age in tax year	Limitation on premiums
Age 40 or less	\$390
Age 40-49	\$730
Age 50-59	\$1,460
Age 60-69	\$3,900
Age 70+	\$4,850

### 2016 TAX DEADLINE

You have until April 17, 2017 to contribute to your IRA, ROTH, or H.S.A. for the 2016 tax year.

# The "REAL BENEFITS" of Indexed Annuities with the Annual Reset Design

A history of American Equity's Index-5\* (9/30/98 - 9/30/16)



Michele Powell  
**941-753-0031**  
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**These results are not an indication that Indexed Annuities will outperform the S&P 500. This simply demonstrates the powerful benefits of Indexed Annuities with the annual reset interest crediting design. All of American Equity's current products offer annual reset design.**

\*This graph is based on actual credited rates for the period shown on the Index-5 product which is no longer available for sale. The actual participation rates for this time period, applied to the Annual Monthly Average calculation as depicted, vary between 50% and 70%, and a Minimum Guaranteed Contract Value of 3% is assumed. The S&P 500 is an Annual Point to Point calculation depicting the actual change in the index year over year.

Past performance is not an indication of future results. Please call your American Equity Agent for new product information. Review product disclosure for specific information.

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## Alternatives Solutions



1+1 = 2    2+2=4



This math worked in Pre-Kindergarten and still works today.

### Option 1



ON Exchange = Tax Subsidized  
 ACA Plans

OFF Exchange = No Tax Subsidy  
 (Both with atrocious rate increases)

### Option 2

**Alternative**

**NON-ACA Major Medical**

+

**A Potential Tax Penalty?**

(2016's Tax Penalty was \$695 per person or 2.5% of your income over the threshold.  
 2017 has not been disclosed)

### Option 3

**Alternative**

**A QUALIFIED**

**Non-Insurance HSM**

(A true HSM, was established before 1999 and avoids the Tax Penalty)

*The Truth Will Set You Free*





(Left to right) Michele Powell , Gretchen Roth, Donna Blizman, Jana Pierce, Marcy Rodriguez

Happy Thanksgiving,  
Merry Christmas & Happy New Year!  
From Michele & The MSA Team

