



#SoloPR Topic Chat – Health Insurance

Transcript – 8/27/2014

This week we were joined by [Angus McRae](#), a 25-year veteran insurance broker, to discuss the following health insurance questions:

1. What is Open Enrollment? Is it a factor even if I go with a private insurer?
2. If I leave my job to become a Solo PR Pro, is that a “qualifying event?”
3. When does it make sense to use the healthcare.gov website?
4. I have pre-existing conditions. What do I need to know about my chances of getting insurance today?
5. Should I get a plan with a high deductible to keep my health insurance costs down?
6. How can an insurance broker be helpful?
7. I’ve heard of Bronze, Silver and Gold plans. Do these allow for an apples-to-apples comparison between insurers?
8. Presumably we're all now insured or paying the penalty. Does the [re]enrollment period come up annually like taxes?

Transcript follows in reverse chronological order:



[gregbrooks1:59pm via Twitter Web Client](#)

@[amcrae](#) Angus, this was outstanding. Really. Well done, and thanks for taking the time.[#solopr](#)



[SoloPR1:59pm via tchat.io](#)

Thanks again @[amcrae](#)! [#solopr](#)



[SoloPR1:59pm via tchat.io](#)

Oh, PSA: don't forget most traditionally employed ppl have Monday off. :-) Have a great long weekend! [#solopr](#)



[gregbrooks1:58pm via Twitter Web Client](#)

@[KellyeCrane](#) Contrast: I spend just under \$10k/yr for insurance (2 ppl). Yearly out-of-pocket before was at LEAST that for years. [#solopr](#)



[SoloPR1:58pm via tchat.io](#)

Remember, we keep chatting on the [#solopr](#) hashtag any time. Our next chat will be the 2nd Wed in September (Q&A)!



[SoloPR1:58pm via tchat.io](#)

Or, you can always find him here on twitter! Recap post will be up tomorrow (including transcript). [#solopr](#)



[phyllisweisspr1:57pm via Twitter for Websites](#)

[#solopr](#) @[amcrae](#) @[KellyeCrane](#) Thanks for today's stimulating discussion about health insurance.



[KateRobins1:57pm via TweetDeck](#)

@SoloPR @amcrae Thank you!#solopr



[amcrae1:57pm via tchat.io](#)

Thanks for having me! #solopr



[SoloPR1:57pm via tchat.io](#)

Please join me in thanking @amcrae for his time- we'll have his contact info in the recap blog post tomorrow. #solopr



[SoloPR1:56pm via tchat.io](#)

Wow everyone, we're about out of time- how fun was that?! #solopr



[KellyeCrane1:56pm via TweetDeck](#)

Good to know the penalty is not too terribly expensive. #solopr



[KellyeCrane1:55pm via TweetDeck](#)

Ah. I think Freelancers Union still going MT @KateRobins: I think @gregwbrooks meant group plans like AARP, Mediabistro, #solopr (:))



[amcrae1:55pm via tchat.io](#)

@gregwbrooks It's gotten much more difficult to do this. Not much upside for the assn and a general hassle. #solopr



[gregwbrooks1:55pm via Twitter Web Client](#)

@[amcrae](#) Alas... thought it was. Turned out not to be. We'll see how convincing I can be. ;)#[solopr](#)



[phyllisweisspr1:55pm via Twitter for Websites](#)

RT @[amcrae](#): @[gregwbrooks](#) If it was a life or limb threatening emergency you would appeal that claim. #[solopr](#)



[SoloPR1:55pm via TweetDeck](#)

RT @[amcrae](#): In 2015 being uninsured costs 2% of income or \$325 per person. In 2016 and later years it's 2.5% of income or \$695 per person. #[solopr](#)



[gregwbrooks1:54pm via Twitter Web Client](#)

@[KellyeCrane](#) Trade assns and groups like this used to have plans they could offer, creating their own risk pools. No more, I think #[solopr](#)



[amcrae1:54pm via tchat.io](#)

@[gregwbrooks](#) If it was a life or limb threatening emergency you would appeal that claim. #[solopr](#)



[amcrae1:53pm via tchat.io](#)

In 2015 being uninsured costs 2% of income or \$325 per person. In 2016 and later years it's 2.5% of income or \$695 per person. #[solopr](#)



[gregwbrooks1:53pm via Twitter Web Client](#)

@[KellyeCrane](#) Nothing's foolproof, -- had an ER visit recently, and (dumbly) went to a non-covered ER. Oops. #[soloPR](#)



[SoloPR1:52pm via TweetDeck](#)

RT @amcrae: A8: yes there is an national open enrollment period starting Nov 15, 2014 and ending Feb 15, 2015. [#solopr](#)



[KellyeCrane](#)1:52pm via [TweetDeck](#)

@[gregwbrooks](#) What did you mean earlier by affinity plans? [#Solo](#)



[amcrae](#)1:52pm via [tchat.io](#)

A8: yes there is an national open enrollment period starting Nov 15, 2014 and ending Feb 15, 2015. [#solopr](#)



[phyllisweisspr](#)1:51pm via [Twitter for Websites](#)

RT @[KellyeCrane](#): @[phyllisweisspr](#)@[KateRobins](#) That's interesting, Phyllis! Assume the business gets a better ins deal if its people are heal[#solopr](#)



[KellyeCrane](#)1:51pm via [TweetDeck](#)

@[gregwbrooks](#) And YOU get a gold plan, and YOU get a gold plan... :-)
[#solopr](#)



[KellyeCrane](#)1:50pm via [TweetDeck](#)

@[phyllisweisspr](#) @[KateRobins](#) That's interesting, Phyllis! Assume the business gets a better ins deal if its people are healthier. [#solopr](#)



[phyllisweisspr](#)1:50pm via [Twitter for Websites](#)

RT @[amcrae](#): @[phyllisweisspr](#) Group plans have certain ability to reward "wellness." [#solopr](#)



[amcrae](#)1:50pm via [tchat.io](#)

@[phyllisweisspr](#) Group plans have certain ability to reward "wellness." [#solopr](#)



[gregwbrooks1:50pm via Twitter Web Client](#)

@[KellyeCrane](#) For me, it was more like "Wait? I can *get* insurance?? Gimme the gold plans! All of 'em!" [#solopr](#)



[KellyeCrane1:50pm via TweetDeck](#)

RT @[SoloPR](#): Q8 from Kate: presumably we're all now insured or paying the penalty. Does the [re]enrollment period come up annually like tax[#solopr](#)



[SoloPR1:49pm via tchat.io](#)

Q8 from Kate: presumably we're all now insured or paying the penalty. Does the [re]enrollment period come up annually like taxes? [#solopr](#)



[phyllisweisspr1:49pm via Twitter for Websites](#)

@[KateRobins](#) [#solopr](#) My son's company provides some financial rewards to employees who take online, healthy lifestyle courses and such.



[SoloPR1:48pm via tchat.io](#)

Anyone have any follow-up Qs on the "metal plans?" Otherwise, we can move on to the ones you've submitted... [#solopr](#)



[KellyeCrane1:48pm via TweetDeck](#)

A7: Basically, they want you to think you're getting apples-to-apples, but there are still differences, so don't just go on naming! [#solopr](#)



[SoloPR1:47pm via TweetDeck](#)

RT @amcrae: A7: The idea is to make various plans comparable. That said there are still plenty of differences between same "metal" level plans. #solopr



[KellyeCrane1:47pm via TweetDeck](#)

A7: I found the whole Gold/Silver/Bronze thing super confusing when I first heard about it. #solopr



[amcrae1:46pm via tchat.io](#)

A7: The idea is to make various plans comparable. That said there are still plenty of differences between same "metal" level plans. #solopr



[KellyeCrane1:46pm via TweetDeck](#)

RT @SoloPR: Q7: I've heard of Bronze, Silver and Gold plans. Do these allow for an apples-to-apples comparison between insurers? #solopr



[phyllisweisspr1:46pm via Twitter for Websites](#)

RT @amcrae: @KateRobins No, individual rates are not calculated based on health. Age, geography, family size and tobacco usage dictate rates. #solopr

There were no results for your search, please check your search terms

There were no results for your search, please check your search terms

There were no results for your search, please check your search terms



[KateRobins1:45pm via TweetDeck](#)

@gregwbrooks may be the amish is the last way to go with that. #solopr



[amcrae1:45pm via tchat.io](#)

@KateRobins No, individual rates are not calculated based on health. Age, geography, family size and tobacco usage dictate rates. #solopr



[fransteps1:45pm via tchat.io](#)

Excellent! RT @amcrae: nahu.org has an agent finder service. NAHU is the trade organization for independent agents. [#solopr](#)



[SoloPR1:45pm via tchat.io](#)

Q7: I've heard of Bronze, Silver and Gold plans. Do these allow for an apples-to-apples comparison between insurers? [#solopr](#)



[SoloPR1:44pm via tchat.io](#)

Excellent! RT @amcrae: nahu.org has an agent finder service. NAHU is the trade organization for independent agents. [#solopr](#)



[phyllisweisspr1:44pm via Twitter for Websites](#)

RT @amcrae: nahu.org has an agent finder service. NAHU is the trade organization for independent agents. [#solopr](#)



[SoloPR1:44pm via TweetDeck](#)

RT @amcrae: We can help a layperson comprehend key issues - is my doctor on the list, can I see a specialist for copay [#solopr](#)



[KateRobins1:44pm via TweetDeck](#)

[#solopr](#) Are there plans that reward you for staying at low risk for heart disease, cancer, diabetes, etc?



[amcrae1:44pm via tchat.io](#)

nahu.org has an agent finder service. NAHU is the trade organization for independent agents. [#solopr](#)



[KellyeCrane1:43pm via TweetDeck](#)

.@amcrae told me many brokers are licensed in multiple states, so we [#solopr](#) can share references, too.



[amcrae1:43pm via tchat.io](#)

We can help a layperson comprehend key issues - is my doctor on the list, can I see a specialist for copay [#solopr](#)



[KellyeCrane1:43pm via TweetDeck](#)

@phyllisweisspr Good to hear! I think things have gotten so complicated, it's good to have help in this area. [#solopr](#)



[KateRobins1:42pm via TweetDeck](#)

@SoloPR Talking to fresh-out-of-schoolers, however well meaning, didn't do it. Needed the seasoned mortal for that discussion. [#solopr](#)



[phyllisweisspr1:42pm via Twitter for Websites](#)

[#solopr](#) An insurance agent really helped my parents pick the right plan.



[fransteps1:42pm via tchat.io](#)

RT @amcrae: A6: We help decipher this complex world. In GA you don't pay extra to use an agent. We do a lot of hand holding. [#solopr](#)



[SoloPR1:42pm via tchat.io](#)

Good pt! RT @KateRobins: @SoloPR Q6. Mine saved our butts a few years ago. Keep dialing until you find someone you like and trust.[#solopr](#)



[KateRobins1:41pm via TweetDeck](#)

RT @amcrae: A6: We help decipher this complex world. In GA you don't pay extra to use an agent. We do a lot of hand holding through decisio#solopr



[SoloPR1:41pm via tchat.io](#)

RT @amcrae: A6: ...in GA you don't pay extra to use an agent. We do a lot of hand holding through decision mkg #solopr



[KateRobins1:41pm via TweetDeck](#)

@SoloPR Q6. Mine saved our butts a few years ago. Keep dialing until you find someone you like and trust. #solopr



[phyllisweisspr1:41pm via Twitter for Websites](#)

RT @amcrae: A6: We help decipher this complex world. In GA you don't pay extra to use an agent. We do a lot of hand holding through decisio#solopr



[fransteps1:41pm via tchat.io](#)

Not for ME! RT @phyllisweisspr: The childbearing years are getting longer and longer :) #solopr



[amcrae1:41pm via tchat.io](#)

A6: We help decipher this complex world. In GA you don't pay extra to use an agent. We do a lot of hand holding through decision mkg #solopr



[KellyeCrane1:40pm via TweetDeck](#)

RT @SoloPR: Q6. How can an insurance broker be helpful? #solopr



[fransteps1:40pm via tchat.io](#)

Yes! Expecting that RT @[amcrae](#): insurer may discontinue plan & you would then be forced to buy a compliant plan. [#solopr](#)



[phyllisweisspr1:40pm via Twitter for Websites](#)

[#solopr](#) The childbearing years are getting longer and longer @[fransteps](#). :)



[KateRobins1:40pm via TweetDeck](#)

RT @[SoloPR](#): Q6. How can an insurance broker be helpful? [#solopr](#)



[SoloPR1:40pm via tchat.io](#)

Q6. How can an insurance broker be helpful?[#solopr](#)



[fransteps1:39pm via tchat.io](#)

@[amcrae](#) Since I am no longer of childbearing years, I question the old maternity clause.[#solopr](#)



[amcrae1:39pm via tchat.io](#)

@[fransteps](#) Your insurer may discontinue the plan & you would then be forced to buy a compliant pn (all plan now sold are compliant).[#solopr](#)



[phyllisweisspr1:39pm via Twitter for Websites](#)

RT @[KellyeCrane](#): LOL- creative problem solving! RT @[KateRobins](#): Any Brit polygamists out there who want to take on two freelancers?[#solopr](#)



[KellyeCrane1:39pm via TweetDeck](#)

LOL- creative problem solving! RT @KateRobins: Any Brit polygamists out there who want to take on two freelancers? [#solopr](#)



[SoloPR1:38pm via tchat.io](#)

RT @amcrae: So if I take on \$2000 more in potential liability but save a guaranteed \$600 in premiums, may be worthwhile gamble. [#solopr](#)



[amcrae1:38pm via tchat.io](#)

@fransteps Great Q. ACA mandated that insurers include a bunch of benefits (maternity, ped dent). Your plan may not include these. [#solopr](#)



[KateRobins1:38pm via TweetDeck](#)

Any Brit polygamists out there who want to take on two freelancers? [#solopr](#)



[SoloPR1:38pm via tchat.io](#)

FYI- @amcrae is typing madly to get to all your Qs. Any we miss we'll try to address at the end! [#solopr](#)



[KateRobins1:37pm via TweetDeck](#)

[#solopr](#) So, presumably we're all now insured or paying the penalty. Does the [re]enrollment period come up annually like taxes?



[KristK1:36pm via Twubs](#)

That's what we did! MT @amcrae A5: Balancing potential of more out-of-pocket expense against a guaranteed premium expense is smart. [#solopr](#)



[KellyeCrane1:36pm via TweetDeck](#)

A5: It's a number-crunching exercise. [#solopr](#)



[amcrae1:36pm via tchat.io](#)

So if I take on \$2000 more in potential liability but save a guaranteed \$600 in premiums that may be a worthwhile gamble. Depends. [#solopr](#)



[fransteps1:36pm via tchat.io](#)

A5: I have a high ded plan now and my insurer says it will not be "compliant" in 2015, and cost will double. This confused me. [#solopr](#)



[SoloPR1:35pm via TweetDeck](#)

RT @amcrae: A5: Balancing the potential of more out-of-pocket expense against a guaranteed premium expense is a smart analysis to do. [#solopr](#)



[amcrae1:35pm via tchat.io](#)

A5: Balancing the potential of more out-of-pocket expense against a guaranteed premium expense is a smart analysis to do. [#solopr](#)



[KristK1:35pm via Twitter Web Client](#)

RT @SoloPR: Q5: Should I get a plan with a high deductible to keep my health insurance costs down? [#solopr](#)



[gregwbrooks1:35pm via Twitter Web Client](#)

@KateRobins Be interested to hear the answer. I thought affinity-group policies were dead. [#solopr](#)



[KellyeCrane1:35pm via TweetDeck](#)

RT @SoloPR: Q5: Should I get a plan with a high deductible to keep my health insurance costs down? [#solopr](#)



[KellyeCrane1:34pm via TweetDeck](#)

@[natashajoleen](#) Hi Natasha - definitely! We'll have a recap on the [#solopr](#) blog tomorrow.



[gregwbrooks1:34pm via Twitter Web Client](#)

@[amcrae](#) That's me, but I bought through [healthcare.gov](#) because I wanted to experience the exchange. Reasons to go around it? [#solopr](#)



[amcrae1:34pm via tchat.io](#)

@[KateRobins](#) Typically there needs to be an employee/employer relationship to get a group plan. Easier for you to buy individually. [#solopr](#)



[KellyeCrane1:34pm via TweetDeck](#)

Oh look, apparently if you tweet about asthma, you get drug bots tweeting in response. Ha! [#solopr](#)



[phyllisweisspr1:34pm via Twitter for Websites](#)

RT @[SoloPR](#): Q5: Should I get a plan with a high deductible to keep my health insurance costs down? [#solopr](#)



[fransteps1:33pm via tchat.io](#)

RT @[SoloPR](#): Q5: Should I get a plan with a high deductible to keep my health insurance costs down? [#solopr](#)



[KateRobins1:33pm via TweetDeck](#)

Does it make sense for groups like this to form for the purposes of group rates [anymore]? [#solopr](#)



[SoloPR1:33pm via tchat.io](#)

Q5: Should I get a plan with a high deductible to keep my health insurance costs down? [#solopr](#)



[SoloPR1:32pm via tchat.io](#)

Thanks for the extra Qs everyone! Q5 is coming up... [#solopr](#)



[amcrae1:32pm via tchat.io](#)

If your income is <400% FPL (\$46680 single; \$95,400 family of 4) then you probably buy a policy outside [healthcare.gov](#) [#solopr](#)



[TMariePR1:32pm via Hootsuite](#)

Need to finish working on this timeline during the rest of my lunch! See you guys next week [#SoloPR](#)



[natashajoleen1:32pm via Twitter Web Client](#)

@[KellyeCrane](#) I'm unfortunately missing this [#solopr](#) chat w/ @[amcrae](#) about health insurance for independent pr pros. Will there be a recap?



[KellyeCrane1:31pm via TweetDeck](#)

@[KristK](#) Oh look, Angus knows more about what you were asking than me - that's why he's here! [#solopr](#)



[KristK1:31pm via Twubs](#)

RT @[amcrae](#) A plan is "affordable" under ACA if you must pay no more than 9.5% of household income for single coverage. [#solopr](#)



[KellyeCrane1:30pm via TweetDeck](#)

@[gregwbrooks](#) It was like we sickies had a scarlet letter before. [#solopr](#)



[amcrae1:30pm via tchat.io](#)

@[KristK](#) A plan is "affordable" under ACA if you must pay no more than 9.5% of household income for single coverage. [#solopr](#)



[SoloPR1:30pm via tchat.io](#)

RT @[amcrae](#): @[KateRobins](#) there is a reconciliation process with IRS where they collect subsidies for which you were ineligible. [#solopr](#)



[KristK1:29pm via Twubs](#)

RT @[amcrae](#) No, they have to take them. They don't even ask medical questions on the application. [#solopr](#)



[KateRobins1:29pm via TweetDeck](#)

@[SoloPR](#) @[amcrae](#) @[phyllisweisspr](#) [#solopr](#) There has been real progress in 4 years since we've been talking about this. [#solopr](#)



[SoloPR1:29pm via tchat.io](#)

How much are we diggin' @[amcrae](#)? He's keeping up with us like a champ. :-) [#solopr](#)



[amcrae1:28pm via tchat.io](#)

@[KateRobins](#) there is a reconciliation process with IRS where they collect subsidies for which you were ineligible. [#solopr](#)



[fransteps1:28pm via Twitter for Websites](#)

RT @[KellyeCrane](#): @[KristK](#) We're talking affordability next! [#solopr](#)



[KateRobins1:28pm via TweetDeck](#)

RT @SoloPR: Wow RT @amcrae: @phyllisweisspr No, they have to take them. They don't even ask medical questions on the application. [#solopr](#)



[KellyeCrane1:28pm via TweetDeck](#)

@KristK We're talking affordability next! [#solopr](#)



[amcrae1:28pm via tchat.io](#)

@KateRobins If you buy a policy in 2014 and when you file your taxes in 2015 it is determined that you are ineligible for subsidy... [#solopr](#)



[KateRobins1:28pm via TweetDeck](#)

@KellyeCrane @amcrae [#solopr](#) Thanks.



[SoloPR1:27pm via tchat.io](#)

Yes! RT @TMariePR: @amcrae @SoloPR that is such a good thing! People need coverage![#SoloPR](#)



[SoloPR1:27pm via tchat.io](#)

Wow RT @amcrae: @phyllisweisspr No, they have to take them. They don't even ask medical questions on the application. [#solopr](#)



[phyllisweisspr1:27pm via Twitter for Websites](#)

RT @amcrae: @phyllisweisspr No, they have to take them. They don't even ask medical questions on the application. [#solopr](#)



[amcrae1:26pm via tchat.io](#)

@[phyllisweisspr](#) No, they have to take them. They don't even ask medical questions on the application. [#solopr](#)



[KellyeCrane1:26pm via TweetDeck](#)

@[KateRobins](#) @[amcrae](#) Thanks for the Q! We'll address this at the end. [#solopr](#)



[allenmireles1:26pm via TweetDeck](#)

RT @[KellyeCrane](#): Compete w/the big guys: How to Smartly – and Cheaply – Automate Routine Social Media Posts soloprpro.com/how-to-smartly... [#solopr](#)



[KristK1:26pm via Twubs](#)

@[amcrae](#) Affordable policies? [#solopr](#)



[TMariePR1:26pm via Hootsuite](#)

RT @[amcrae](#) I sold policies to people with MS, HIV, cancer and other conditions that previously would have caused a denial [#solopr](#)



[KateRobins1:26pm via TweetDeck](#)

RT @[amcrae](#): I sold policies this year to people with MS, HIV, cancer and a bunch of other conditions that previously would have caused a de[#solopr](#)



[KateRobins1:26pm via TweetDeck](#)

@[amcrae](#) [#solopr](#) What if income spikes and falls wildly. How do you get a price for healthcare plans?



[TMariePR1:26pm via Hootsuite](#)

@[amcrae](#) @[SoloPR](#) that is such a good thing! People need coverage! [#SoloPR](#)



[gregwbrooks1:25pm via Twitter Web Client](#)

@[KellyeCrane](#) @[amcrae](#) Ohhhh, yeah. With pre-existing conditions, I simply couldn't get coverage beyond state high-risk pools before. [#solopr](#)



[KellyeCrane1:25pm via TweetDeck](#)

I have asthma, so I've always been super-OCD about app deadlines any time my husband changes jobs, for fear of being denied. No more [#solopr](#)



[KristK1:25pm via Twubs](#)

RT @[amcrae](#) I sold policies to people with MS, HIV, cancer and other conditions that previously would have caused a denial [#solopr](#)



[fransteps1:25pm via Twitter for Websites](#)

RT @[SoloPR](#): RT @[amcrae](#): A4: Under Affordable Care Act (ACA) aka Obamacare, a person cannot be denied coverage due to pre-existing condition [#solopr](#)



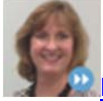
[TMariePR1:25pm via Hootsuite](#)

RT @[amcrae](#): A4: Under Affordable Care Act (ACA) aka Obamacare, a person cannot be denied coverage due to pre-existing condition. [#solopr](#)



[amcrae1:25pm via tchat.io](#)

This falls under what we call "guarantee issue (GI)." Insurer must take the person, but only during certain times of the year. [#solopr](#)



[KristK1:25pm via Twubs](#)

RT @amcrae A4: Under Affordable Care Act (ACA) aka Obamacare, a person cannot be denied coverage due to pre-existing condition. [#solopr](#)



[phyllisweisspr1:25pm via Twitter for Websites](#)

[#solopr](#) Q4: Have insurance companies been doing any run-arounds the law that pre-existing conditions need to be covered?



[SoloPR1:24pm via tchat.io](#)

RT @amcrae: I sold policies this year to people with MS, HIV, cancer... previously would have caused a denial [#solopr](#)



[KellyeCrane1:24pm via TweetDeck](#)

A4: I had no idea the law about pre-existing conditions had changed, until @amcrae told me! That is big. [#solopr](#)



[amcrae1:24pm via tchat.io](#)

I sold policies this year to people with MS, HIV, cancer and a bunch of other conditions that previously would have caused a denial [#solopr](#)



[SoloPR1:23pm via tchat.io](#)

RT @amcrae: A4: Under Affordable Care Act (ACA) aka Obamacare, a person cannot be denied coverage due to pre-existing condition. [#solopr](#)



[phyllisweisspr1:23pm via Twitter for Websites](#)

RT @KellyeCrane: @KateRobins Boo to poverty! Hopefully there are some better options today. [#solopr](#)



[amcrae1:23pm via tchat.io](#)

A4: Under Affordable Care Act (ACA) aka Obamacare, a person cannot be denied coverage due to pre-existing condition. [#solopr](#)



[KellyeCrane1:23pm via TweetDeck](#)

@[KateRobins](#) Boo to poverty! Hopefully there are some better options today. [#solopr](#)



[KristK1:23pm via Twubs](#)

RT @[SoloPR](#) Q4: I have pre-existing conditions. What do I need to know about my chances of getting insurance today? [#solopr](#)



[KellyeCrane1:22pm via TweetDeck](#)

@[cloudspark](#) Thanks, Jenny! [#solopr](#)



[SoloPR1:22pm via tchat.io](#)

Q4: I have pre-existing conditions. What do I need to know about my chances of getting insurance today? [#solopr](#)



[KateRobins1:22pm via TweetDeck](#)

RT @[gregwbrooks](#): @[KristK](#) @[amcrae](#) Can also be change in income -- if you weren't qualified for subsidies on the exchange but now are, or vic[#soloPR](#)



[SoloPR1:21pm via tchat.io](#)

Great discussion - Q4 is up next! [#solopr](#)



[phyllisweisspr1:21pm via Twitter for Websites](#)

RT @cloudspark: @KellyeCrane @KristK such a critical topic for anyone self-employed or running a small biz [#solopr](#)



[KellyeCrane1:21pm via TweetDeck](#)

RT @amcrae: (ii) your income must be between 100 and 400% of Federal Poverty Level. 400% of FPL for a single person is \$46,680 [#solopr](#)



[KateRobins1:21pm via TweetDeck](#)

RT @EPPaul: @SoloPR @amcrae Answer: live in Britain! (I love our National Health Service)[#solopr](#)



[SoloPR1:21pm via tchat.io](#)

So, many [#solopr](#) pros have incomes that exceed the maximum for subsidies, therefore [healthcare.gov](#) not needed.



[cloudspark1:20pm via Twitter for iPhone](#)

@KellyeCrane @KristK such a critical topic for anyone self-employed or running a small biz [#solopr](#)



[TMariePR1:20pm via Hootsuite](#)

This so good stuff we are learning rg: health insurance [#SoloPR](#)



[KateRobins1:19pm via TweetDeck](#)

@amcrae @phyllisweisspr Get and stay poor. [#solopr](#)



[SoloPR1:19pm via TweetDeck](#)

Thx! RT @PRVille: Some great convo on health insurance and [#SoloPR](#) happening right now! Follow @[KellyeCrane](#) & @[amcrae](#), use hashtag!



[KellyeCrane1:19pm via TweetDeck](#)

@[KateRobins](#) QLE= Qualifying life event [#solopr](#)



[PRVILLE1:19pm via Hootsuite](#)

Some great convo on health insurance and [#SoloPR](#) happening right now! Follow @[KellyeCrane](#) & @[amcrae](#), use hashtag!



[SoloPR1:19pm via TweetDeck](#)

RT @[amcrae](#): (ii) your income must be between 100 and 400% of Federal Poverty Level. 400% of FPL for a single person is \$46,680 [#solopr](#)



[KateRobins1:19pm via TweetDeck](#)

QLE? Huh? I'll keep reading...

[#solopr](#)



[amcrae1:18pm via tchat.io](#)

(ii) your income must be between 100 and 400% of Federal Poverty Level. 400% of FPL for a single person is \$46,680 [#solopr](#)



[KellyeCrane1:18pm via TweetDeck](#)

@[KristK](#) Scary finger-crossing, for sure! Glad you didn't need it, and hopefully folks will learn other alternatives today! [#solopr](#)



[amcrae1:18pm via tchat.io](#)

To qualify for subsidy (i) you cannot have access to "affordable" group health insurance, and [#solopr](#)



[KateRobins1:17pm via Twitter Web Client](#)

[#solopr](#) catching up...reading backward, making sense of it. will weigh in soon.



[KristK1:17pm via Twitter Web Client](#)

Fingers are still a bit twisted from being crossed 1st three years of being [#solopr](#). Went without health insurance and hoped for best.



[KellyeCrane1:16pm via TweetDeck](#)

@[cartooninperson](#) So true. No system is perfect. [#solopr](#)



[TMariePR1:16pm via Hootsuite](#)

RT @[amcrae](#): To clarify, leaving the job in itself is not a QLE. Loss of coverage due to termination of employment is. [#solopr](#)



[amcrae1:16pm via tchat.io](#)

A3: To get subsidized health premiums you have to buy the policy through [healthcare.gov](#). [#solopr](#)



[SoloPR1:15pm via tchat.io](#)

Q3: When does it make sense to use the [healthcare.gov](#) website? [#solopr](#)



[cartooninperson1:15pm via Twitter Web Client](#)

@[KellyeCrane](#) @[EEPaul](#) This can be challenging to people who choose [#solopr](#) for health reasons. The costs add up.



[SoloPR1:15pm via tchat.io](#)

Great stuff - Q3 is coming up... [#solopr](#)



[SoloPR1:15pm via tchat.io](#)

Words matter! RT [@amcrae](#): To clarify, leaving the job in itself is not a QLE. Loss of coverage due to termination of employment is. [#solopr](#)



[amcrae1:14pm via tchat.io](#)

[@KellyeCrane](#) To clarify, leaving the job in itself is not a QLE. Loss of coverage due to termination of employment is.. [#solopr](#)



[cartooninperson1:14pm via Twitter Web Client](#)

[@KellyeCrane](#) [@EEPaul](#) We don't HAVE to, but we do if we want to avoid paying out of pocket! And there are co-pays on top of that. [#solopr](#)



[KellyeCrane1:14pm via TweetDeck](#)

[@amcrae](#) The fact that you tweeted [@gregwbrooks](#) about jail is amusing to the rest of us. :-) [#solopr](#)



[gregwbrooks1:14pm via Twitter Web Client](#)

[@amcrae](#) The getting-out-of-jail thing is going to save my ass one day. :) [#solopr](#)



[cartooninperson1:14pm via Twitter Web Client](#)

[@KellyeCrane](#) [@EEPaul](#) Hehe I know. Thanks! I meant my perspective is that we also have to pay private insurance to cover other costs. [#solopr](#)



[KellyeCrane1:13pm via TweetDeck](#)

Answer is yes! RT [@SoloPR](#): Oops, that was Q2: 2. If I leave my job to become a Solo PR Pro, is that a “qualifying event?” [#solopr](#)



[amcrae1:13pm via tchat.io](#)

[@gregwbrooks](#) You are correct. Losing coverage due to a permanent move is a QLE. So is getting out of jail. There are a bunch. [#solopr](#)



[KellyeCrane1:13pm via TweetDeck](#)

[@EEPaul](#) [@cartooninperson](#) No, you are welcome to pipe up anytime, of course! I kid because I love :-) [#solopr](#)



[cartooninperson1:12pm via Twitter Web Client](#)

[@amcrae](#) That's awful! Were they not able to pay the premiums? [#solopr](#)



[SoloPR1:12pm via tchat.io](#)

Oops, that was Q2: 2. If I leave my job to become a Solo PR Pro, is that a “qualifying event?” [#solopr](#)



[gregwbrooks1:12pm via Twitter Web Client](#)

[@KristK](#) [@amcrae](#) Can also be change in income -- if you weren't qualified for subsidies on the exchange but now are, or vice-versa. [#soloPR](#)



[SoloPR1:11pm via tchat.io](#)

Private insurers are part of open enrollment - learned this from [@amcrae](#)! [#solopr](#)



[phyllisweisspr1:11pm via Twitter for Websites](#)

RT @SoloPR: Yes, leaving your job to become a [#solopr](#) is a QLE!



[SoloPR1:10pm via tchat.io](#)

Yes, leaving your job to become a [#solopr](#) is a QLE!



[KristK1:10pm via Twubs](#)

RT @amcrae QLE include a change in the size of your family (birth, marriage, adoption, death, divorce.) [#solopr](#)



[cartooninperson1:10pm via Twitter Web Client](#)

@KellyeCrane @EEPaul I won't. Not all free and perfect anyway. [#solopr](#)



[amcrae1:10pm via tchat.io](#)

We've had some clients who failed to pay premiums and have to wait until January 2015 to get coverage. They are now uninsured! [#solopr](#)



[SoloPR1:10pm via tchat.io](#)

RT @amcrae: Open enrollment for individual policies starts November 15th and closes February 15th. [#solopr](#)



[amcrae1:09pm via tchat.io](#)

QLE can include loss of coverage due to termination of employment or end of cobra. Failure to pay your premium is NOT a QLE. [#solopr](#)



[SoloPR1:09pm via tchat.io](#)

RT @amcrae: @phyllisweisspr QLE are events such as a change in the size of your family (birth, marriage, adoption, death, divorce. [#solopr](#)



[phyllisweisspr1:09pm via Twitter for Websites](#)

@amcrae [#solopr](#) Thanks for clarifying.



[KellyeCrane1:09pm via TweetDeck](#)

@EEPaul @cartooninperson OK you two, no rubbing it in! J [#solopr](#)



[TMariePR1:09pm via Hootsuite](#)

RT @amcrae: A1: Absent a “Qualifying Life Event” you can buy an individual policy only during the open enrollment period. [#solopr](#)



[phyllisweisspr1:08pm via Twitter for Websites](#)

RT @cartooninperson: Hello! I'm Canadian, so I have a different perspective for the healthcare[#SoloPR](#) chat.



[phyllisweisspr1:08pm via Twitter for Websites](#)

RT @EEPaul: @SoloPR @amcrae Answer: live in Britain! (I love our National Health Service)[#solopr](#)



[amcrae1:08pm via tchat.io](#)

@phyllisweisspr QLE are events such as a change in the size of your family (birth, marriage, adoption, death, divorce. [#solopr](#)



[TMariePR1:08pm via Hootsuite](#)

RT @SoloPR: Q1: What is Open Enrollment? Is it a factor even if I go with a private insurer?#solopr



[EEPaul1:08pm via TweetDeck](#)

@SoloPR @amcrae Answer: live in Britain! (I love our National Health Service) #solopr



[cartooninperson1:08pm via Twitter Web Client](#)

Hello! I'm Canadian, so I have a different perspective for the healthcare #SoloPR chat.



[SoloPR1:08pm via tchat.io](#)

RT @amcrae: A1: Absent a "Qualifying Life Event" you can buy an individual policy only during the open enrollment period. #solopr



[phyllisweisspr1:08pm via Twitter for Websites](#)

RT @gregwbrooks: Greg here from Las Vegas. I came for the collegiality, stayed for the info.#soloPR



[gregwbrooks1:07pm via Twitter Web Client](#)

Greg here from Las Vegas. I came for the collegiality, stayed for the info. #soloPR



[amcrae1:07pm via tchat.io](#)

Open enrollment for individual policies starts November 15th and closes February 15th. Group plans may renew at various time in yr.#solopr



[phyllisweisspr1:07pm via Twitter for Websites](#)

#solopr Q1: Please define "qualifying life event."

#solopr Topic Chat Transcript – Health Insurance – 8/27/2014
For more information and resources, visit <http://soloprpro.com/>



[KellyeCrane1:07pm via TweetDeck](#)

A1: I'm fortunate to have health ins through my spouse, so I'd never heard of open enrollment before! [#solopr](#)



[KristK1:06pm via Twubs](#)

RT @SoloPR Q1: What is Open Enrollment? Is it a factor even if I go with a private insurer? [#solopr](#)



[amcrae1:06pm via tchat.io](#)

A1: Absent a "Qualifying Life Event" you can buy an individual policy only during the open enrollment period. [#solopr](#)



[SoloPR1:06pm via tchat.io](#)

Q1: What is Open Enrollment? Is it a factor even if I go with a private insurer? [#solopr](#)



[KristK1:06pm via Twubs](#)

RT @SoloPR Preview of today's chat -[soloprpro.com/solopr-topic-c...](#) - feel free to chime in and let us know your experiences and Qs! [#solopr](#)



[SoloPR1:05pm via tchat.io](#)

Great crowd gathering - Q1 is up next... [#solopr](#)



[phyllisweisspr1:05pm via Twitter for Websites](#)

RT @amcrae: Hi everyone! I'm expecting the first question to be "how can I get free health insurance?" Anyone with me? [#solopr](#)



[TMariePR1:05pm via Hootsuite](#)

RT @amcrae: Hi everyone! I'm expecting the first question to be "how can I get free health insurance?" Anyone with me? [#solopr](#)



[SoloPR1:05pm via tchat.io](#)

Ha! RT @amcrae: Hi everyone! I'm expecting the first question to be "how can I get free health insurance?" Anyone with me? [#solopr](#)



[KristK1:05pm via Twitter Web Client](#)

Hello [#Solopr](#) pals! I'm Kristie from the MS Gulf Coast (24 yrs exp, 10 as indy, APR, PR prof).



[amcrae1:05pm via tchat.io](#)

Hi everyone! I'm expecting the first question to be "how can I get free health insurance?" Anyone with me? [#solopr](#)



[KellyeCrane1:04pm via TweetDeck](#)

@[KristK](#) Hi Kristie! Glad you could make it for this one! [#solopr](#)



[RocketingBrand1:04pm via RoundTeam](#)

RT @[KellyeCrane](#): RT @[SoloPR](#): It's time for this week's [#solopr](#) chat, for [#freelance](#) consultants in [#PR](#), [#socialmedia](#) and related fields.



[KristK1:04pm via Twitter Web Client](#)

Joining [#Solopr](#) chat for next hour. Looking forward to hearing tips on health insurance for self-employed from @[amcrae](#)



[TMariePR1:04pm via Hootsuite](#)

Alright followers!! Please excuse the massive tweets that maybe coming your way in a minute!
It's [#SoLOPR](#) right!! Hey Everyone!



[KellyeCrane1:03pm via TweetDeck](#)

@[TMariePR](#) Hi TaQuinda - you have the right day today! :-)
[#solopr](#)



[KellyeCrane1:03pm via TweetDeck](#)

RT @[SoloPR](#): We have a preview of today's chat here- [soloprpro.com/solopr-topic-c...](#) - feel free to chime in & let us know your experiences and Qs!
[##solopr](#)



[TMariePR1:03pm via Hootsuite](#)

RT @[SoloPR](#): It's time for this week's [#solopr](#) chat, for [#freelance](#) consultants in [#PR](#), [#socialmedia](#) and related fields.



[RocketingSoltns1:02pm via RoundTeam](#)

RT @[KellyeCrane](#): RT @[SoloPR](#): It's time for this week's [#solopr](#) chat, for [#freelance](#) consultants in [#PR](#), [#socialmedia](#) and related fields.



[SoloPR1:02pm via tchat.io](#)

We have a preview of today's chat here-[soloprpro.com/solopr-topic-c...](#) - feel free to chime in & let us know your experiences and Qs!
[#solopr](#)



[ABeckr1:02pm via Twitter Web Client](#)

RT @[KellyeCrane](#): RT @[SoloPR](#): It's time for this week's [#solopr](#) chat, for [#freelance](#) consultants in [#PR](#), [#socialmedia](#) and related fields.



[phyllisweisspr1:01pm via Twitter for Websites](#)

RT @[KellyeCrane](#): RT @[SoloPR](#): It's time for this week's [#solopr](#) chat, for [#freelance](#) consultants in [#PR](#), [#socialmedia](#) and related fields.



[SoloPR1:01pm via tchat.io](#)

Also, please join me in welcoming @[amcrae](#) for our Topic Chat on health insurance! [#solopr](#)



[KellyeCrane1:01pm via TweetDeck](#)

RT @[SoloPR](#): It's time for this week's [#solopr](#) chat, for [#freelance](#) consultants in [#PR](#), [#socialmedia](#) and related fields.



[SoloPR1:01pm via tchat.io](#)

If you're joining, please introduce yourself. This is @[KellyeCrane](#), Atlanta-based founder of [soloprpro](#) [dot] com. [#solopr](#)



[SoloPR1:00pm via tchat.io](#)

It's time for this week's [#solopr](#) chat, for [#freelance](#) consultants in [#PR](#), [#socialmedia](#) and related fields.