



**Brackett Insurance Consultants**  
**Bonnie J. Brackett, RHU, REBC**

## **BINSC NEWS**

Independent Insurance Broker Serving Your Health Insurance Needs Since 1983

**SUMMER EDITION, 2022**



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With this first issue of BINSC NEWS, I hope you and yours are well and enjoying our Southern Illinois spring. I have decided to reach out to you, my valued clients and friends, with an occasional newsletter. I say occasional because I just don't know if I will be able to consistently produce a quarterly newsletter, especially during open enrollment. As I get the hang of this, with the help of my social media specialist, Jan Staab, I welcome your suggestions for topics that you want to understand better.

I also want to thank you for your continued trust and confidence and for your business. YOU are why I love what I do! Likewise, I want you to know how grateful and honored I am by your referrals. For over 23 years, my business has grown because you continue to recommend my services to your families and friends. I can't thank you enough!

Please contact me if you have any questions about the info presented here or any other insurance issues. I'll be available in the office MTWR 8AM-4PM to help you!

*Bonnie*

# IMPORTANT INFO FOR YOU!



## Marketplace Notices May Arrive In Brown Recycled Envelopes

The Marketplace has recently experienced supply chain issues with obtaining white envelopes typically used to deliver consumer notices. To avoid delays in mailing notices due to potential shortages, the Centers for Medicare & Medicaid Services (CMS) recently approved the temporary use of brown envelopes made from 100% recycled paper as a back-up option for delivering Marketplace notices to those consumers that have elected to receive paper copies in the mail.

Consumers may begin seeing these new envelopes soon. **Be aware that these are official notices from the Marketplace** that may contain important information requiring your immediate attention.

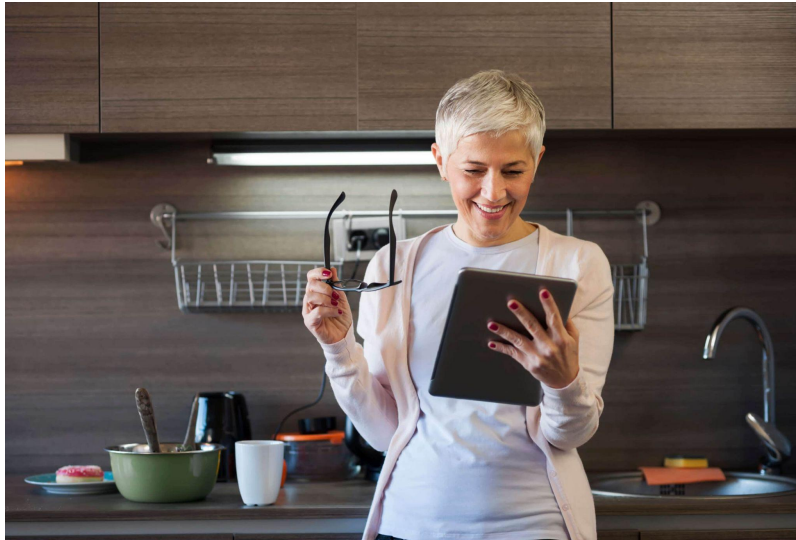
If you have any concerns about whether a notice you have received is from the Marketplace, contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).



## **Avoid \$urprises at Tax Time:** **Do a Mid-year Income Review**

Attention, individuals with Marketplace (Healthcare.gov) health plans. Every year during ACA open enrollment, I remind folks to review their income projection for the current year in June or July. If it looks like your household income will differ significantly from what we estimated for the year, give me a call.

We can update your estimated income as you become aware of changes. This will prevent possibly having to repay some of the APTC Advance Premium Tax Credit (subsidy) when you file your tax return next spring.



## **Get Online Access to Your Personal Information**

Just a quick reminder. You can create a personal login with your major medical health insurance carrier. With this login, you can access your account and review the benefits of your plan, pay premiums, access claims, and estimate future costs of care. You can also look at deductible and out-of-pocket spending to-date, look up network providers, print ID cards, and much more. Simply follow the instructions below to set up your account access. (You will need your member ID number).

***If you are insured by Blue Cross Blue Shield of Illinois:***

[www.bcbsil.com](http://www.bcbsil.com)

Click on **LOG INTO YOUR ACCOUNT**

Click on **REGISTER NOW**

***If you are insured by Health Alliance Medical Plans:***

[www.healthalliance.org](http://www.healthalliance.org)

Click on **LOG IN**

Click on **CREATE AN ACCOUNT**



## Get to Know Your Broker

Bonnie J. Brackett, co-owner of Brackett Insurance Consultants, is a licensed independent life and health insurance broker. She focuses on the areas of Medicare products, (Medicare supplements, Medicare drug plans, Medicare Advantage), as well as ancillary coverages such as dental, vision, final expense life insurance, and employee benefits.

Bonnie holds the credentials of Registered Health Underwriter and Registered Employee Benefits Consultant through The American College of Bryn Mawr, PA. She is also certified to assist senior clients and under 65 clients with enrollment on the federal ACA Marketplace Exchange.

With a background in health care administration, Bonnie moved to Southern Illinois in 1993 from Virginia Beach, VA. She married Lee Brackett, a Carbondale native, in 1996 and joined him in the insurance and financial services industry. They have 4 children and 12 grandchildren.



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