



Brackett Insurance Consultants
Bonnie J. Brackett, RHU, REBC

BINSC NEWS

Independent Insurance Broker Serving Your Health Insurance Needs Since 1996

BINSC ACA Newsletter Winter, 2023



Happy 2023!

Hoping that your year will be filled with joy, blessings, and peace!

That said, health insurance issues may not be the most peaceful part of your year. The details can get a little confusing, especially if problems arise. Don't worry. I am here to help!

This newsletter contains answers to the most frequently asked questions about new and renewed ACA Health Plans. I hope that it provides the answers you need! But if not, please feel free to call or email your questions to me. My normal office hours are TWR 8AM-4PM to help you!

Cheers!

Bonnie

FAQs on Your ACA Health Plan

1. Why am I Having Trouble Making My Health Alliance Payment?

If you have enrolled in coverage with Health Alliance, you may be experiencing difficulties paying your January premium. This is due to problems in the Health Alliance computer system. Health Alliance has been unable to post January charges to client accounts.

If you were in a Health Alliance Plan in 2022 and set up on auto pay, you are good to go. The arrangement will remain in place and the payment will draft as soon as the charges are posted.

You can also log onto Hally.com and set up auto payments. Note that the system will show you have a \$0 balance. Go ahead and set up the autopay arrangement. It will draft as soon as charges are posted.

For now, phone payments to Health Alliance are the most likely to go through. They say, **“At this time it appears the most successful way to get your payment to take is through our phone system. To make a secure payment, please call us at (217) 666-2948 or 1-866-247-3296 and follow the prompts.** It may still indicate a \$0 balance due, but you can input your payment amount manually to get it to process.”

2. What ACA Forms Do I Need to File My Taxes?

INCOME TAXES MUST BE FILED BY APRIL 18th. If this is your first-time filing taxes since you enrolled in an ACA health plan, remember you will need your W-2 form from your employer AND your 1095A form from the Marketplace. This form can be found at your Healthsherpa.com login. Your tax preparer will need both forms to complete your 2022 tax filing.

3. Emergency Room vs Urgent Care?

Remember, URGENT CARE IS AN ALTERNATIVE TO THE EMERGENCY ROOM. In non-life threatening situations (e.g., colds, flu, ear aches, minor cuts, sprains, etc.), urgent care is a much less expensive alternative to the emergency room. Below are links to urgent care and walk-in clinics in our area.

1. SIH Walk-in CLINICS (sometimes called Immediate Care or Same day clinics):
<https://www.sih.net/services/walk-in-clinics>
2. SIH URGENT Care: <https://www.sih.net/services/urgent-care>

4. How Can I Find Providers in My Plan?

It's important to understand the difference between Network providers and Out-of-Network Providers (sometimes referred to as Participating and Non-Participating Providers). Network Providers specifically agree to accept the terms of your health plan. Out-of-Network providers do not. NOTE: An Out-of-Network provider may offer you health services and may even take your insurance information. But they will charge you a much higher rate than Network Providers will. Thus, it is always in your best financial interest to work with Network Providers.

With your Hally.com or your BCBSIL.com login, you can access network directories that are specific to your individual plan. It is recommended that you search there.

5. What Should I Do to Waive My SIU Health Coverage?

WAIVING YOUR SIU HEALTH INSURANCE coverage is easy. Just click on the link below to access the waiver form. Then follow the instructions on the form.

[SIU Health Insurance Waiver Form](#)

Individualized instructions will be sent to you in a separate email.



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.



(618) 529-8640

300 East Main Street #6

Carbondale, IL 62901

bonnie.brackett@gmail.com

<https://www.brackettins.com>