

If you are Affected, Concerned and/or Interested about Individual Health Insurance plans moving forward, please read further.

As you are undoubtedly aware, there are many changes being implemented pertaining to individual health insurance PPO options for 2016. Most notably, BCBS has significantly reduced the network for some 173,000 members. Their broad network will be replaced by the Blue *Choice* Preferred Network, which in all actuality limits the member's freedom of choice. This network eliminates Northwestern, NorthShore University HealthSystem, Advocate, Rush and the University of Chicago.

As of 11/1/16 there will be new PPO options. These options include:

- Coventry One Health PPO
- Land of Lincoln Health PPO

There will also be some HMOs available which include:

- Aetna Whole Health Chicago HMO: includes some NorthShore University HealthCare System Hospitals and Lutheran General
- Blue Direct HMO: includes the Advocate Network only
- Blue Precision HMO: includes NorthShore University HealthCare Systems Hospitals

Many of the insurance carriers have withheld significant information regarding network, plan design and price. All of this information *should* be divulged by November 1st in that this is the beginning of open enrollment. It will take some time to sort out which plan or plans are best for you, but there is no rush. Please note:

You have until December 15th
to choose a new plan which will begin on January 1, 2016

There is no need to pour over your computer on November 1st and rush your decision. You have 6 weeks to evaluate your options; and we are and will be here to help. We will analyze the options, work closely with you to assist you in making an educated decision, and assess quality, plan design, network and price. If you currently are with BCBS and their broad PPO network, you will have to make an ACTIVE decision in order to avoid being transferred into their limited network. Again, there is plenty of time. However, if you wish to preview the available options, your best resource is <https://www.healthcare.gov>

Other links include:

<http://coventryone.com/find-a-doctor/index.htm>

<https://www.aetna.com/individuals-families/find-a-doctor.html>

<https://www.landoflincolnhealth.org/find-a-doctor-gen/>

<http://www.bcbsil.com/find-a-doctor-or-hospital>

We have been in business for 35 years assisting you with your health insurance decisions. In my memory, there has never been a more challenging time to buy health insurance. There also has never been a greater need to work with a qualified agent who specializes in health insurance. Yes, you may go direct, but you will not save any money in that the plans will cost the same, and you will lack the support and expertise you can get through a qualified agent and agency. I am licensed both on and off the exchange and may assist you regardless of which plan works best for you.

Please pass this information along to others who may be interested and continue to follow my Emails in that as I learn more, I will continue to educate you.

If you do apply online, please include my name and NPN (national producer number) 2171936, so that we are linked and I may continue to provide service for you and your family.

Total Benefit Services
2809 Central St.
Evanston, IL 60201
847-853-8800

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