

A free service to help your early retirees and non-benefit eligible employees explore viable Health Insurance alternatives

Are your early retirees and non-benefit eligible employees¹ choosing to stay on your employer-sponsored Health Insurance plan? If so, both of you may significantly benefit by exploring the new options now available. With the introduction of the Affordable Care Act (ACA), these employees may have access to more suitable and affordable plans without pre-existing condition exclusions.

The thought of leaving the perceived safety of employer-provided coverage to pursue a different plan may make employees feel apprehensive. National Insurance Services (NIS) is always looking for ways to help our customers. That's why we want to help empower individuals to make better Health Insurance purchasing decisions.

Introducing Health Insurance Exchange Assistance: Exploring Alternatives to Group Insurance

A no-cost service for both the employer and retiree/employee, with one call, we will schedule an on-site presentation explaining all the new Health Insurance options now available. The day after, retirees/employees can sign up for a one-on-one personal free coaching session where they can discuss their current individual needs and situation. This meeting can help the retiree/employee decide whether to stay on the employer-sponsored plan, enroll in their spouse's plan, obtain individual insurance or enroll on the public or private Health Insurance Marketplaces.

(over)

¹ Working less than 30 hours a week



How the Employer Benefits

- Reduces implicit rate subsidy. Due to true age-related cost, if these retirees choose coverage elsewhere, it may significantly reduce the overall cost of your plan.
- May decrease the incidences of high claims on your plan due to adverse selection related to non-benefit eligible employees.
- If combined with our Health Reimbursement Arrangement (HRA), it will eliminate administration responsibilities such as receiving premium payments and reconciling with the insurance company.

How the Employee Benefits

- Those not qualifying for an employer premium contribution may be eligible for subsidies (premium tax credits) to help pay for Health Insurance.
- Freedom of choice - Having the option to either stay on the employer plan or find alternatives.
- Finding coverage that may be more affordable and customized to what they really need.

Note: If you are a small employer as defined by the ACA, we can also help you get out of the Health Insurance business by moving your employees onto the state exchange/marketplace.

This service may not be available in all states

