



NAVIGATING THE HEALTH INSURANCE MAZE: A GUIDE TO OPEN ENROLLMENT

By Anne Shuler Toole

Health insurance has always been a complexity, and, with the implementation of the Affordable Care Act, annual changes and a sea of red tape, the process has only become harder to understand. This fall, Nov. 1 through Dec. 15, the federal open enrollment for Obamacare will be your only opportunity to sign up for a health insurance plan for the upcoming year unless you experience a qualifying life event outside of those dates. Even if you are currently covered, you are required to renew the policy annually due to inevitable changes in rates and plan coverage options. While you can attempt to sign yourself up online at healthcare.gov or through Blue Cross Blue Shield (BCBS), the process is challenging, and a simple mistake or misunderstood application requirement can take months to rectify. Instead, a trusted independent insurance broker can guide you through the health care coverage enrollment process free of charge.


"That's where we come in," said Jack Hibbits, vice president of Hibbits Insurance. "Folks can visit our office, sit down with an agent who will help best determine what they need, what they qualify for, get them enrolled and be a local resource throughout the year for servicing. As an independent agent, we go to bat for you on claims or billing issues with healthcare.gov or Blue Cross Blue Shield if a need arises."

The application process for open enrollment, he said, is not as simple as plugging in a few points of information and receiving a plan. What was intended to be an easy process has become increasingly complicated with regulation: your age, smoking status, county, household income and tax credibility – along with regulations and changing laws – all determine the plans available to you and whether you are eligible for any subsidies. Hibbits knows the process and helps shop the mar-

ketplace for the most appropriate "metallic" plan – gold, silver or bronze – for you and your family. With a deeper understanding of the industry, they help you determine what combination of deductible, out-of-pocket and coverage options is appropriate for you, your health, budget and lifestyle.

No matter which health insurance broker you use, plan options and rates on the marketplace are the same across the board. Currently BCBS is the only carrier in South Carolina operating on the federal exchange, and BCBS – not the insured – compensates the broker, Hibbits explained. To differentiate themselves, brokers must provide a superior level of customer care and accurate counsel.

Hibbits Insurance is one of the oldest and largest health insurance agencies in the state, with offices in Mount Pleasant, Summerville, Pawleys Island and Orangeburg.

"Our value is we are a family-owned, local agency with extensive experience, and we take pride in superior client service throughout the year, not just during open enrollment," Hibbits said. "We know the Charleston market well and can advise applicants properly. Regulations are constantly changing, and your family depends on this information to be accurate and on time. We're here to help." 

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For more information on Hibbits Insurance, visit www.hibbitsinsurance.com or call 843-871-1095.