

## We Have You Covered No Matter What Our Supreme Court Decides!

---

2014 will be a great opportunity for shared accountability with you, your employees and providers. Employees need jobs and you need productive and healthy employees.

### Supreme Court Ruling Options

- 1) Uphold all PPACA or only strike down the individual insurance mandate.
  - We have individual insurance application services now available online ([www.armitageinonline.com/individual-insurance](http://www.armitageinonline.com/individual-insurance)). As of September of 2013 we will have a private insurance exchange available so you and/or your employees can choose between ours and the other two possible federal or state health exchanges.
  - We are preparing an HR Kit to help you determine your best insurance options and to provide help for lower income employee decisions (test for 9.5% affordability, 400% FPL, etc.) and the taxability of employer fines and employee after-tax payments (versus old pre-tax planning).
- 2) If the court strikes down PPACA completely:
  - All pre-2014 changes including age 26 coverage, preventive care, no limits on exclusions and possibly guarantee issue will most likely be kept by employers and insurers. The changes could be legislated by our federal government by years end. Seniors would lose prescription discounts and owe more in the “donut hole”. The uninsured will possibly be put in mandatory Medicaid or Medicare.

### What Happens Next?

- 1) No matter what, nothing has been done to effectively cut medical costs, so rates and administration fees are increasing.
- 2) We are preparing insurance plans that will cut costs by defining contributions with productivity and filling coverage gaps with voluntary benefits (accident plans, critical illness, long term care, etc.) using a proven system that reduces cost and increases wellness and productivity developed by MetLife. (No more “let’s offer a cancer plan because Uncle Harry has cancer.”)

- 3) We are preparing enhanced communication for employees as there will be more cost sharing, shared accountability, and taxation changes. (Check your limits on EBL, EPL, PIL and D&O as all could be involved in protecting you during this time of new decisions.)
- 4) Government will either become more involved in health insurance (which they don't do well) or, as with Medicare and Medicaid, will become less involved. More responsibility will be dropped on the taxpayer/consumer. Your employees will need your help.

***THIS IS YOUR OPPORTUNITY TO BEGIN AGAIN IN YOUR  
EMPLOYER/EMPLOYEE RELATIONSHIPS!!***

**Everything will be new. All new relationships of joint responsibility for costs and coverage designs will be formed. It's time for straight talk.  
The old "it's the company plan and you're just a subscriber" is gone,  
2014 is a chance to rebuild.**

***"We have you covered."***



**Companies**

Armitage, Inc.

Second Opinion Insurance Services, Inc.

Corporate Compensation Plans of WI, Inc.

125 N. 7<sup>th</sup> St., Ste. B, La Crosse, WI 54601

608-784-5433 or 800-952-0263

**PLEASE CALL DAVE OR JON, OR EMAIL US,  
IF YOU HAVE ANY QUESTIONS!**

p.s. If PPACA stands and you want more information, including the basic HR Kit and the Voluntary Benefits Decision Method developed by MetLife, please email us. These would be available before 1/1/2013. The Private Exchange would not open before September 2013 for 2014.