

October 1, 2016

Dear Prospective Client,

I would like to take a moment to introduce myself. My name is Kelly Rector and I have been in the insurance industry for over 20 years. I am the Vice-President of Denny & Associates, Inc., a locally owned and operated insurance agency specializing in Individual and Family insurance plans as well as in Small to Mid-Sized Employer Group Benefits. I truly appreciate the opportunity to be of service to you as your Insurance Broker.

We are proud of the service that we provide our clients in assisting through the many challenges and confusion of the Affordable Care Act. We value the relationships that we have created and hope that you will consider us your trusted advisor.

As you may be aware, our industry has been hit with many challenges over the past few years. We have spent countless hours on education, training, and certification just to keep up with the changes in the law so that we are able to continue to be a valuable resource for our clients. We realize that you need us for guidance more than ever and we wish to be of service to you and your family.

We are different from other brokers and agencies as we are not typical "insurance sales people." We don't have a "product" that we are trying to sell our clients. We represent YOU! Our job is to assist YOU in finding an insurance policy to protect you and your family and to fit your personal needs. The law has challenged brokers to evaluate many areas of the industry and offer more guidance and support than ever. The law has also changed the way that insurance companies are compensating brokers. We are proud that we have always been able to offer our services at no cost to our clients as the carriers were paying a fair commission, but due to the changes in rating structures, risk, and limits on profit, the carriers have steadily been decreasing our compensation. Some carriers have ceased compensation all together. While many brokers and agencies have been exiting the individual market, we are happy and committed to continue our relationship with the service and respect that you deserve. In order for us to continue to offer the services that we have in the past, we are being forced to begin charging consulting fees. This was a very difficult decision for us to make but we just do not have a choice.

While I understand that our services and fees are not for everyone, you may still qualify for enrollment help through the Health Insurance Marketplace by calling 800-318-2596.

Please take a moment to review the enclosed services and fee schedules and feel free to contact me with any questions or concerns. I am happy to discuss this in greater detail.

Sincerely,



Kelly L. Rector



## **Customized Consulting for Individuals and Families 2017**

•Medical •Dental •Medicare Supplement/Advantage/Part D Enrollment •Vision •Life/Disability/Long Term Care •Critical Illness/Cancer/Accident

### **Medical Service Options**

#### **Option 1: Consultation and Evaluation**

- Thirty (30) minute consultation in person, by phone, or by email
- Consultation will include explanation of plan offerings, carrier and network differences, and enrollment options. Instructions will also be provided on how to enroll directly both On and Off of the Marketplace Exchange.

#### **Option 2: Consultation, Evaluation, and Enrollment**

- Evaluation of the best method of enrollment
  - Federal Marketplace Exchange
  - Direct with Carrier
- Full analysis to determine eligibility for funding through the Marketplace
- If Marketplace enrollment is the best option, we will provide assistance in:
  - Creating or updating a Marketplace Account
  - Education of the process and how Tax Credits and Cost Sharing Subsidies work
  - Evaluation of the Eligibility report
- Evaluation and Research-There are three carriers offering plans in our area in 2017 directly to consumers, and only two on the Marketplace Exchange. Each one offers multiple plan options and the networks of hospitals, physicians and preferred medications lists will vary. We will:
  - Review your provider needs to make sure that the carrier you choose will provide coverage at your preferred hospital networks and will include your current physicians, or provide alternatives if they do not
  - Review the carrier drug formularies to help find a plan that offers your medications at the lowest cost to you
  - Review your options based upon several factors and customize a plan that best suits your family's needs
- Enrollment
  - On-Exchange via Healthcare.gov
  - Off-Exchange via on-line enrollment or paper application submission
- Completion of enrollment in the 2017 plan election
  - Provide Benefit Summaries and/or SBC's of selected plans
  - Provide instruction on how to search for providers and drug formularies on an on-going basis
  - Provide carrier contact information for questions and billing or service issues throughout the year
  - Provide Marketplace contact information for questions or changes throughout the year

#### **Option 3: Consultation, Evaluation, Enrollment, and Assistance**

- All services listed in Option 2
- Assistance with on-going questions, billing issues, claims issues and general service such as:
  - Basic plan questions
  - On-going provider searches and issues
  - Billing issues, late payments and guidance on re-instatements
  - Claims issues and understanding of EOB's and bills from providers
  - General service on items such as; proper forms and submissions for address changes, name changes, billing and payment changes, additions/deletions to policy due to marriage, birth of a child, etc.
  - Additional assistance for Marketplace clients
  - Providing requested necessary documentation on income or other requests
  - Changes to Marketplace accounts for issues such as change of income or other life events

### **Dental Insurance Services Include**

- Analysis of several carriers and plan options
- Search of Network Dentists
- Assistance with enrollment application and submission (On-line or paper application)
- Assistance with any escalated issues throughout the year



**Please Indicate Preferences Below**

<b>Health Insurance - Option 1:</b> Consultation and Evaluation <i>*payment due at time of service</i>	<b>\$100</b>	
<b>Health Insurance - Option 2:</b> Consultation, Evaluation & Enrollment <i>*payment due at time of service</i>	<b>\$250</b>	
<b>Health Insurance - Option 3</b> - Consultation, Evaluation, Enrollment & Assistance <i>*payment due at time of service OR \$250 at consultation plus \$25 per month paid by automatic credit card installments (\$550)</i>	<b>\$500</b>	
<b>Dental Insurance</b> <i>*payment due at time of service (Fee waived if enrolling same time as Health)</i>	<b>\$20</b>	
<b>TOTAL:</b>		

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip code: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

**PAYMENT FREQUENCY & METHOD:**

**Annual Payment**                       Check Enclosed                       Credit Card

**Monthly Payment (Only Available with Option 3)**

Initial Payment:                       Check Enclosed                       Credit Card

Subsequent Payments:  Credit Card (Yes, I agree to recurring automatic Credit Card drafts for my ongoing monthly payments. No paper or electronic monthly billing statement will be issued.)

**Credit Card Information**

American Express                       Visa                       MasterCard

Credit Card #: \_\_\_\_\_ Expiration date: \_\_\_\_\_

Security Code: \_\_\_\_\_ Billing Zip Code: \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Paying by check:** Checks should be made payable to Denny & Associates, Inc. Please return this form along with payment to the attention of Lindsay Allen at the address below.

**Paying by credit card:** Form can be returned by mail, faxed to the number below or emailed to [lindsay@dtdinsurance.com](mailto:lindsay@dtdinsurance.com).

**Broker Disclosure and Transparency**

Carriers represented may or may not provide commissions to brokers for the placement of business. Commissions are built in to the premiums quoted. Premiums do not change if the client utilizes the service of a broker or enrolls in a plan directly with a carrier or through the Marketplace Exchange. This broker charges a consultation fee and will also accept any commissions payable by carrier if applicable. Client has the right to request copies of carriers commission at any time. Broker will provide such information within 10 business days of request. Client can view the Denny & Associates, Inc. Notice of Privacy practices on our website at [www.dtdinsurance.com](http://www.dtdinsurance.com). Broker will provide a paper copy immediately upon request.