



## 5 WAYS TO PROTECT YOURSELF AGAINST OBAMACARE



ObamaCare will not only worsen the physician shortage, it will also change their systems, which could impose conflict of interest, reports Forbes.com.

As the physicians will join large Accountable Care Organizations (ACO) or become hospital employees, they will become a subject to “comparative effectiveness” practice guidelines monitored by mandatory electronic medical records. This means that when their patients may need a certain treatment outside the guidelines, the physician risks nonpayment or even a loss of the ACO contract.

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### A Note from CEO



Thank you for your attention and welcome to [Broad Coverage Service Inc.](#) What will you read in this Second Edition?

The feature articles will provide you with 5 Ways To Protect Yourself Against ObamaCare, the Price of Retirement Confidence and much more. I hope you find the reading informative and exciting.

I am also pleased to inform you of the recently added page to the "Broad Coverage" website to promote the [STOP-LOSS](#) array of services for those in the medical [self-funded](#) environment. We urge you to get familiar with our services in that arena and we are looking forward to service the needs of clients who are self-funded or considering it.

Last but not least, the Broad Coverage Service team and I wish you Happy Holidays and A Wonderful New Year.

Best wishes, Isaac

Here are five ways you can protect yourself:

1. Get a good primary care doctor, if you haven't already done so.
2. Use a Health Savings Account (HSA).
3. Consider a "concierge" or "direct pay" physician.
4. Consider medical tourism, when appropriate.
5. Help your doctor work on your behalf.

For all the details and additional information, read the [article here](#)

## WHAT'S THE PRICE OF RETIREMENT CONFIDENCE?



In an Affluent Retirement Survey conducted by Wells Fargo (NYSE:WFC), the findings show that an "overwhelming majority (88%) of affluent Americans (n=400 among those with investable assets of \$250,000 or more) 'feel confident' they will have saved enough for the life they want in retirement. Far fewer Americans with less than \$250,000 in investable assets (57%) (n=1,400) have confidence in their retirement savings."

Regardless, the findings further showed that both groups underestimated the expenses of the healthcare they will need in retirement.

Read [more here](#).

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# SYSTEMA SOFTWARE SELECTED BY DYNAMIC CLAIM SERVICES



Dynamic Claim Services, Inc. has selected Systema Software as the provider of claims administration software with a purpose to continuously provide clients with the best possible claim services.

Estee Ziegler, the Dynamic Claims Services COO explained: "The system will offer clients easier access to data, an ability to run unlimited types of reports, and dashboards for quick snapshots of their claims activity." The new system is highly flexible and configurable. This will meet the company's needs now as well as in the future.

Read [more here](#)

**- 401k/RETIREMENT/ANNUITY PLAN:  
ARE YOU SATISFIED WITH THE  
AMOUNT OF TAX DEDUCTIONS  
YOUR PENSION PLAN PROVIDES?**

A change in plan formula or a different plan can possibly create bigger deductions. Our vast experience with employer/employee benefit plans has shown that many pension plans do not take advantage of all the favorable IRS tax rules available.

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**- GROUP BENEFIT PLAN:**

How much does your stop loss cost and what are the limits?

"STOP-LOSS" should be reviewed at renewal and discussed in detail. How much can you afford to risk in order to gain from low cost?

Contact us today for a free review of your GROUP BENEFIT PLAN

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