First Hydration Station at Miramonte

www.lamorindaweekly.com

Submitted by Samuel Shain



iramonte High School senior Nick Coufal (left) and junior Samuel Shain stand in front of the first hydration station installed on campus Nov. 15 – the first ever within the Acalanes Union High School District, according to Shain. "It was installed for a variety of reasons: easier water bottle fill up, limit the amount of plastic water bottle waste (in just one week we've conserved over 300 plastic water bottles from being discarded), hydrate students on campus, and to provide a healthier beverage choice," he said. Coufal and Shain were involved in the process of proposing and implementing the hydration station on campus. "We are also very grateful for the endless support of our school's administration," Shain added.

Photo provided

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Lynn's Top Five

National Health Care: What to think about now

By Lynn Ballou, EA, CFP®

about the Affordable Care Act Cal recipient, consult with an agent im-(ACA, also known as "Obamacare") mediately about your options. pealed! However, as one media perputting toothpaste back – once it's out of the tube, there's just not that much you can do except clean up the mess and move on!

Because there is so much information and misinformation flying around about this topic, I reached out to Colleen Callahan, an industry leader on this topic, with a local practice in Pleasant Hill (Colleen Callahan Insurance Services). She shared the following important considerations: "One piece that has often been overlooked in the media is that in 2014 a person really has two choices – buy coverage in the market place Covered California (through an agent) or through an agent directly with an insurance company that offers individual plans. There will be a few more options available outside the exchange and the network of doctors might be larger. Plans in the exchanges are offering narrow or skinny recent Webinar (you can access a replay at www.ballouplum.com) there agent, only the added benefit of their

ios and possible courses of action, one of which might apply to you.

1) College (or Other Post High 4) Working with Employer Cov-**School) Student:** If either of your parents have medical insurance through work or on their own, under the ACA However, if you are paying to cover you are allowed to be covered by their your spouse or adult children who plan until you are 26 years old, although the cost of that insurance may aren't 26 years old yet), you should not be paid for by your parent's em- review choices provided to you by strongly consider staying on your parent's policy. If you are in school, you cost effective option for you to conmay have access to student medical insurance through your college. If school insurance is available find out what it covers and how it would coordinate with any other coverage you might have. If you have no access to either, then it's likely that you can be covered under the ACA, which in California would mean the Covered California plan. You may be eligible for premium credits and/or a subsidy. And if your income is very low, then you

s I write this column, much Cal. If you don't want to be a Medi-

is still unknown, not the least of 2) Young Adult: If you are on your which is whether or not it will be re- own and not in school, and also not working for an employer who prosonality so poignantly noted, it's like vides insurance coverage for you, then Uncle Sam wants YOU! You are the hope and the future of the Affordable Care Act because if you are young, healthy, and participate in our new national health care plan, your premiums for coverage as a participant in the plan will probably be relatively inexpensive. This helps offset the costs needed for those who might be older and therefore utilizing more expensive care. Check out the Covered California website for a description of the plans available for purchase. And keep in mind that it's very possible you will also qualify for premium credits and/or a subsidy.

3) Self-Employed: Those of you working and self-employed and not married to someone with employer provided coverage that you can tap into need to seriously review the choices now available to you through Covered California. However, it is quite difficult to navigate the site on networks." As Callahan noted in our your own, and also difficult to determine which options best suit you. Colleen Callahan noted, "I would alis no additional cost to work with an ways recommend seeking the guidance of a licensed insurance agent, different than navigators; a profes-Let's look at five different scenar- sional agent can give advice. They have annual education requirements,

> are regulated and carry insurance." erage: Nothing for you to do for yourself, because you have coverage. could be independent of you (but If available, you should Covered California. It's possible that the plan your employer provides is a tinue to use in covering spouses and qualified adult children. However, this is a great example of a case where enlisting the help of a qualified agent gives you the opportunity to review

all possible coverages and costs. 5) You Have a Plan, You Like Your Plan, You Want to Keep Your Obama has asked insurance companies to keep plans currently in place available to participants for the next year while the government works through the details of the ACA. Why is this important? Because most of you receiving these notices, who then go to the Covered California website, are finding that although insurance is available it's much more expensive than what you had in place and isn't giving you the same coverage you enjoyed having. One major reason this problem exists is that there is more coverage required to be included in plans than ever before, and insurance companies have increased premiums to pay for it.

One last thought for those of you age 65 and above; I didn't forget about you! For now, you are out of the fray and should continue to be covered by Medicare. One of my previous columns has covered what you need to pay attention to, not the least of which is the Dec. 7 deadline for Medicare Part D open enrollment if

you have any changes in mind. I hope this column has been helpful to you. In additional to reaching out to your own trusted advisors, here are some resources for you to use: www.coveredca.com - the official website for Covered California www.nahu.org has a 'find an agent' tool – this is available for people in

www.callahaninsurance.com to reach Colleen Callahan and her team

every state



Lynn Ballou is a CERTIFIED FINANCIAL PLANNER™ professional and co-owner of Ballou Plum Wealth Advisors, LLC, a Registered Investment Advisory (RIA) firm in Lafayette. Lynn is also a Registered Principal and Branch Manager with LPL Financial (LPL). The opinions voiced in this material are for general information only and not intended to provide specific advice

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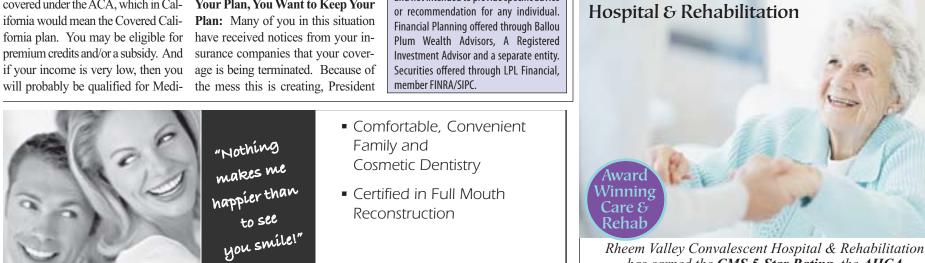


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