



GENERAL MEETING April 24 2013

President Dan Kruger called the meeting to order at 7:05 PM. Michele W. Shafe led the Pledge of Allegiance.

The President introduced the speaker, **C.J.Bawden**, from the Silver State Health Insurance Exchange. This organization is building a brand new marketplace where Nevada consumers and small businesses can shop for, compare and purchase quality health insurance plans with ease. This October, the Silver State Health Insurance Exchange will forever change the way Nevadans buy health insurance. On line, the Nevada Health Link provides a web portal where people can sign up. Nevada will have the Health Exchange up and running before California. The only people who are excluded are the ones on Medicare. Everybody has to sign up before December 2014, if not they will be penalized. Employers' plan of 9.5 % of income is affordable. Those who earn \$ 15,600 or less are on Medicaid. Families who earn between \$ 42,000 and \$ 92,000 can expect a premium of \$ 247 a month.

The Exchange offers three main plans: the **Silver plan** which covers only catastrophic events. This plan is best for people under 30 or those who are very low on the earning scale. The **Bronze plan** has a \$ 4000 deductible. Here you would pay 40% of premiums out of pocket while 60% is paid for. The **Platinum plan** has a \$ 200 deductible and here you pay premium costs out of pocket. There are always possibilities for changing plans during the open enrollment from October 15 till December 7.

In 2016 it will be cheaper to have the Bronze plan than to pay the fine. Small businesses can choose between several plans for their employees. Even if the employer chooses 40 different plans the employer gets only one bill. A business can deduct coverage from taxes. A business with less than 25 people can claim at least 50% as a tax credit. The other 50% can be written off as a business expense.

The employer must contribute 50% of the rate. Navigators and enrollment assistants will be on hand to give consumers one-on-one education. The enrollment goal for the first year is 118,000. The IRS will catch those who don't buy insurance.

Chris Miller, chair of the Clark County Democratic Party talked about the Jefferson Jackson dinner.

The pot of gold was won by Paul Schmeier.4

The meeting was adjourned at 8:45 PM.

Lisa Kershaw

Recording Secretary 2013