

Finding Health Insurance Coverage Pre-Retirement

(NAPSI)—More Americans may be looking to retire before age 65, according to several studies. However, they need to understand their financial needs, both long-term and before age 65. This includes enrolling in health insurance to cover the gap before they are Medicare-eligible at age 65.

for people who need health coverage. Working with licensed insurance agents, people can learn what they are eligible for, including government options such as Medicare/Medicaid, or find commercial health plans that best meet their individual needs. Agents can also help them enroll in many of these plans.

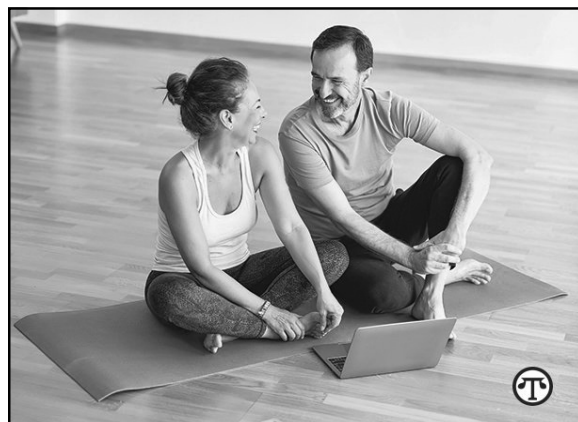
Questions to Ask

To find the right coverage, it's important to know what's available, what to ask, and what information you need to enroll. To narrow your options, know:

- When your current coverage ends.
- If you have coverage under an employer group health plan, does your company offer COBRA (Consolidated Omnibus Budget Reconciliation Act).—Under COBRA, people maintain their current plan benefits. They pay the total cost of the insurance including their premiums plus the dollars formerly contributed by their employers. Worth noting: People who voluntarily leave their places of employment are not eligible for COBRA premium assistance – such assistance ends at the end of September 2021.

• What benefits do you need or want.

• Will you be seeking part-time employment—or do you have a part-time job lined up. If yes,



If you're thinking of retiring early, it's a healthy idea to plan for health care coverage beforehand.

are health benefits offered to part-time workers?

• What can you afford. Think about what portion of your monthly budget can be used for health coverage or other insurance. You may be eligible for additional options based on your specific financial situation.

Health Coverage Options

If coverage under COBRA or Medicare are not options—and you are not planning on working even part time, here are others to consider:

• Medicaid—Eligibility is based on income, disability, and other circumstances.

• Individual exchange/marketplace plans—These ACA plans are available through federal or state enrollment sites. Based on your income, you may be eligible for plan subsidies making one of these plans more affordable. Unemployment would be a “qualifying life event” to enroll

in an ACA plan outside of the annual Open Enrollment Period.

• Short-term plans—Short-term limited insurance plans provide coverage to bridge the gap between longer-term insurance coverage. These plans have a fixed duration of a few months to several years and do not have the same coverage requirements as ACA plans.

“Health coverage decisions can be made simpler—and there are resources to help,” Smith said. “Regardless if you choose to do your own research and enrollment or engage outside services, determining what you need and can afford will help you find good health coverage that ensures you have access to care.”

Learn More

To get started with healthcare coverage and for further facts, call (877) 270-0029 or visit www.getcovered.com.

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"Yard Sale Checklist"

Have you ever hosted a yard sale with dismal sales? You Make a dollar per hour for your efforts. No Fun.

If you want to add to your savings account or start an emergency fund by throwing a yard sale, use these tips to host an epic event.

- **Define Your Goal**
Get rid of stuff fast? Make as much money as possible?
What is the goal of your yard sale?
- **Schedule Your Sale**
If you're moving, you may also be up against some tight deadlines that complicate things. If you have a lot of time, you can maximize your result by scheduling a few events that target special or seasonal items.
- **Merchandise**
Locate and sell anything you no longer want or need. Don't base what you sell on what you would buy. Offer to sell stuff for family and friends. Look beyond household stuff as your merchandise. Take the time to wipe off the dust and dirt.
- **Differentiate Your Event**
Label your sale. Offer free delivery! Recruit the help of your neighbors. Offer free lemonade, cookies, or even just ice water.
- **Advertising**
Siuslaw News Garage Sale ads are \$26 and includes 2 Garage Sale signs.
- **Supplies**
The right supplies can make your sale run more smoothly. So as you get closer to the big day, gather everything you need: markers, calculators, tables, shelves, boxes, bags, and more!
- **Pricing**
Are you selling things to make money or to get rid of them? This question affects everything you do, from how you price things to how willing you are to negotiate.
- **Staging**
If you really want more bang for your buck, borrow from the big retailers' playbook for how to display your merchandise, you can find this online.
- **Avoid Problems**
The early birds, future burglars, being the hostess with the mostess are just a few problems that can come up. Prepare ahead of time!
- **Wrapping It Up**
Have a plan for what you'll do with your unsold merchandise.

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