



If you were banging your head against the desk over health insurance last year, you may be bracing for more of the same this year. Luckily, we have the Texas Bar Private Insurance Exchange to help us navigate all available individual and group coverage options. The free enhancements that come with all major medical plans and the support available through the exchange make choosing where you purchase your plan a no-brainer.

Our Exchange

As Texas attorneys, we have access to an easy-to-use portal making it simple to review insurance options. However, the real benefit of the exchange is the guidance counselors can provide. Keep in mind with individual policies you are going to find the same rate no matter where you shop. What you won't find everywhere else are these complimentary products:

- *Complimentary Supplemental Health Insurance* with the purchase of any major medical policy—an annual value of \$179.88, plus up to \$13,000 in possible savings.
- *Complimentary Teladoc* with the purchase of any product through the exchange—an annual value of \$240, plus additional savings with reduced copays.
- *Complimentary \$10,000 of Accident Insurance (AD&D)* whether you do or do not buy a product.

Our Testimonials

We've had numerous success stories. Listen to what these lawyers are saying about their experience on the exchange. "Our approval and registration process needed to happen within just a few days. Member Benefits was consistently on top of all the details yet calm, confident, and honest," said Julie Fitzgerald of Houston. "What has happened to the marketplace for health insurance is a certifiable disaster, but Member Benefits was a real breath of fresh air for us and we

can now see some light at the end of a very dark tunnel," said Bryan F. Smith of Roanoke.

Market Update

An important change in the market is the new insurance policies that pave the way for individuals to buy less expensive health plans, often referred to as "skinny" or "short-term" health plans. Previously, these plans only provided a maximum of three months of coverage. They can now be purchased for up to 12 months of coverage, with the ability to renew for additional years. These plans can be more affordable for some individuals, as they typically do not cover pre-existing conditions.

Important Dates

This year's open enrollment period will mirror last year's shortened model. You can shop for individual policies from November 1 to December 15. Coverage will start January 1, 2019.

Group Options—Members Health Plan

The exchange doesn't just serve individuals. If you have at least one full-time, non-spouse employee, the exchange has another option for you: the new Members Health Plan, or MHP, that provides attractive rates to some members. As the program grows reserves and stabilizes, the goal is to offer the plan to solos, regardless if they have any employees.

Schedule an appointment with a licensed benefits counselor at memberbenefits.com/texasbar. If you wish to speak with someone at the State Bar of Texas regarding the exchange, please contact Cory Squires at cory.squires@texasbar.com. **TBJ**

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