

The Authorized Agency for

**Florida Blue** 

Your local Blue Cross Blue Shield

# It's simple to stay healthy with help from Florida Blue.



## **Enrolling in a health plan doesn't have to be complicated.**

Get personalized support throughout the enrollment process when you talk with a Florida Blue agent. Get answers to your health plan questions and help finding an affordable health plan you deserve. Talk to an agent today E.A. Pinder III and Associates for no additional cost.

- See if you qualify for assistance toward your monthly payments
- Determine what benefits you need in a plan
- Access a large network of local doctors for your care
- Learn about the health solutions that come with being a Florida Blue member
- Mental health support and wellness resources

## **Talk with an agent today!**

**See if you qualify for a Special Enrollment plan.  
English and Spanish speaking agents available.**



**E.A. Pinder III and Associates**  
1-813-914-0003

E.A. Pinder III and Associates is an Independent Broker of Florida Blue.

Policies have limitations and exclusions. The amount of benefits provided depends upon the plan selected and the premium may vary with the amount of benefits selected. Florida Blue is a trade name of Blue Cross and Blue Shield of Florida, Inc. an Independent Licensee of the Blue Cross and Blue Shield Association.

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# Know the facts about changes to Open Enrollment

## **Government changes mean enrollment steps may be different and take longer.**

It's more important than ever to have health insurance. Be sure you're up to date on government changes to enrollment and subsidy (financial help) amounts and know where to find help and guidance during this fall's Health Insurance Marketplace Open Enrollment Period that starts **November 1**.

**MYTH:** My health plan and my subsidy amount will renew automatically. I don't need to do anything.

**FACT:** The enhanced subsidies — an extra amount of financial help the government added in 2021 — are set to expire at the end of 2025. Unless Congress renews these, most people will get less financial help next year. You'll need to actively renew to be sure you get as much subsidy as you can qualify for.

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**MYTH:** I can renew my insurance on my own. I don't need an agent's help.

**FACT:** Even those who normally don't work with an agent may need expert help this year. Florida Blue agents are specially trained to explain all the government changes and help find the best plan for your family's needs. There's never a charge to work with them.

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**MYTH:** I'm healthy and don't need health insurance.

**FACT:** Health insurance can help keep you healthy! You get checkups, vaccinations, yearly bloodwork, and cancer screenings at no extra cost. Plus, it pays part of your medical bills if you get hurt or sick.

### **Learn more and be prepared this year**

To learn more about the government changes to health insurance this year, visit **[FloridaBlue.com/StayCovered](https://FloridaBlue.com/StayCovered)**.

**Florida Blue**   
Your Health Solutions Partner

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