



# INSIDER



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**As we approach the end of the year, it's essential to prepare not only for the festivities and celebrations but also for your health coverage in the coming year. Health insurance open enrollment is your annual opportunity to review, select, or update your health coverage.**

Here is some valuable information and tips for the open enrollment period to help you make the best choices for you and your family.

### Open Enrollment Period

The open enrollment period for health insurance typically runs from November 1 to December 15 each year. This limited window of opportunity is your chance to make changes to your current health insurance plan or to select a new one. Missing this period could mean being locked into your existing coverage for another year, even if it's not the best fit for your needs.

### Key Considerations for Selecting or Updating Health Coverage

1. **Assess Your Current Plan:** The first step is to review your current health insurance plan. Take a close look at your deductibles, copayments, and the coverage it offers. Consider your healthcare needs from the past year and assess whether your current plan meets those needs. Were there any changes in your health or your family's health that might necessitate a different type of coverage?
2. **Life Changes:** If you've experienced significant life changes, such as getting married, having a baby, or losing your job, it's essential to update your coverage accordingly. These life events may qualify you for special enrollment periods throughout the year, which can allow you to change your health insurance outside of the standard open enrollment period.
3. **Network of Providers:** Ensure that your preferred doctors, hospitals, and specialists are in-network for the plan you are considering. Access to your preferred healthcare providers is vital, as out-of-network care can be significantly more expensive.
4. **Prescription Medications:** If you regularly take prescription medications, double-check that your chosen plan covers them and does so at a reasonable cost. Some plans may have different tiers for prescription drugs, so understand how your medications are categorized.

5. **Financial Considerations:** Analyze your budget and financial situation. Premiums, deductibles, and out-of-pocket costs can vary greatly between plans. While a plan with lower monthly premiums might be attractive, it could result in higher out-of-pocket expenses when you receive care.
6. **Consult with a Professional:** If you find the open enrollment process overwhelming or have complex healthcare needs, consider seeking guidance from a healthcare broker or a qualified insurance agent. They can help you navigate the available options and tailor a plan to your specific requirements.

### Important Dates to Remember:

#### 1. November 1, 2023: Open Enrollment Begins

- Enroll, renew, or change your plan in less than 5 minutes. Don't miss the opportunity to secure the right coverage for you and your family.

#### 2. December 15, 2023: Deadline for 2024 Coverage (Effective January 1, 2024)

- This is the last day to enroll or make changes to your healthcare plan for coverage that begins on January 1, 2024. Ensure you've reviewed your options and selected the best plan for your needs before this deadline.

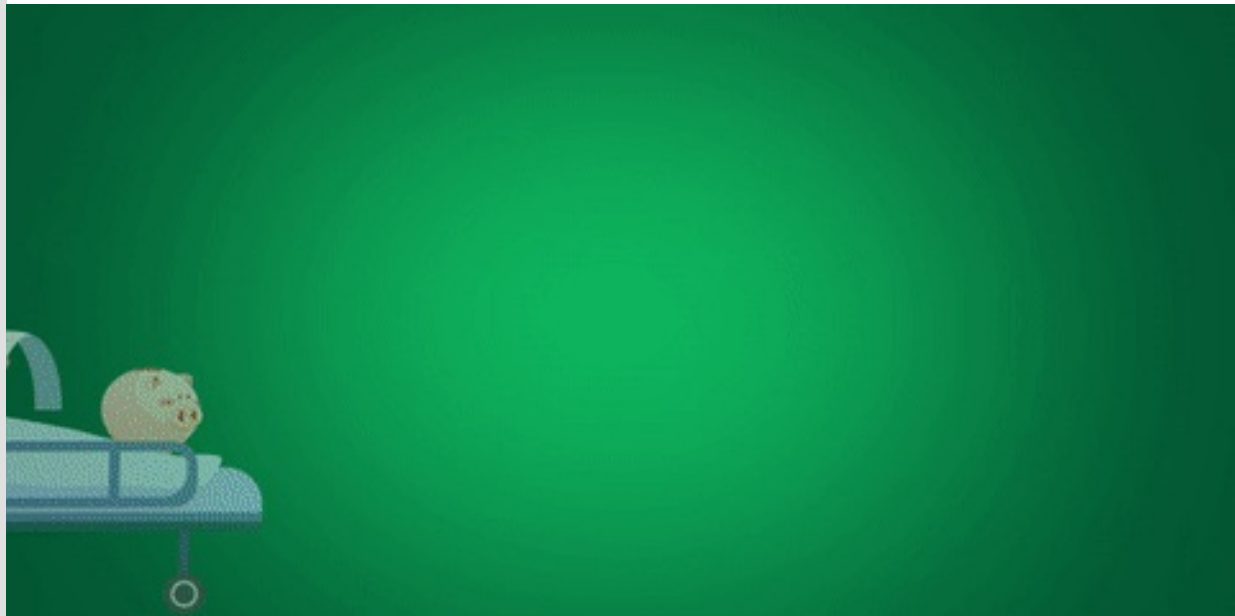
#### 3. January 15, 2024: Final Chance for 2024 Coverage (Effective February 1, 2024)

- Don't wait until it's too late! January 15, 2024, is the last opportunity to enroll or modify your healthcare plan for coverage starting on February 1, 2024. Act now to avoid gaps in your coverage.

Ring in the New Year with health insurance that suits your needs is an important aspect of personal financial and healthcare planning. Don't forget the December 15 deadline for open enrollment, as missing it can limit your choices. Take the time to review your current plan, assess your healthcare needs, and make changes as necessary to ensure you have the coverage you need in the year ahead. By carefully considering your options, you can start the new year with confidence that your health is well protected.

Estrella Insurance has knowledgeable agents waiting to help you choose the best plan for your budget and needs. [Click Here](#) to get started today!

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Health insurance is a critical component of maintaining your well-being, but it can sometimes come with hefty monthly premiums. The good news is that there's a way to potentially reduce those costs through the Marketplace, thanks to the premium tax credit. Let's explore how you can save money on your health insurance monthly premiums by taking advantage of this valuable credit.

### Understanding the Premium Tax Credit

When you apply for Marketplace coverage, you'll discover if you qualify for the premium tax credit, a benefit designed to lower your monthly insurance premiums. The amount of your premium tax credit depends on the estimated household income you provide on your Marketplace application for the year you want coverage.

The key steps to take advantage of the premium tax credit are as follows:

- **Determine Eligibility:** Start by finding out if your estimated income falls within the range to qualify for the premium tax credit. This credit is designed to assist individuals and families with moderate incomes.
- **Apply Tax Credit to Premiums:** If you qualify, you can apply some or all of this tax credit to your monthly insurance premium payment. The Marketplace will handle the process, sending your tax credit directly to your insurance company. As a result, your monthly premium will be lower, making health insurance more affordable.
- **Adjust for Income Changes:** It's essential to recognize that life circumstances can change. If your income or household situation changes, your premium tax credit may also change. This is where staying informed and proactive becomes crucial.

## Managing Income Changes

As mentioned earlier, income changes can impact your premium tax credit, so it's vital to report these changes to the Marketplace as soon as possible. Here's how income changes can affect your premium tax credit:

- *Income Increase:* If your income goes up or you lose a member of your household, you'll likely qualify for a lower premium tax credit. In this case, you may want to reduce the amount of tax credit you take in advance each month to avoid taking more credits than you qualify for.
- *Income Decrease:* Conversely, if your income goes down or you gain a household member, you'll probably qualify for a larger premium tax credit. You can increase the amount of tax credit you take in advance, resulting in a lower premium bill each month.

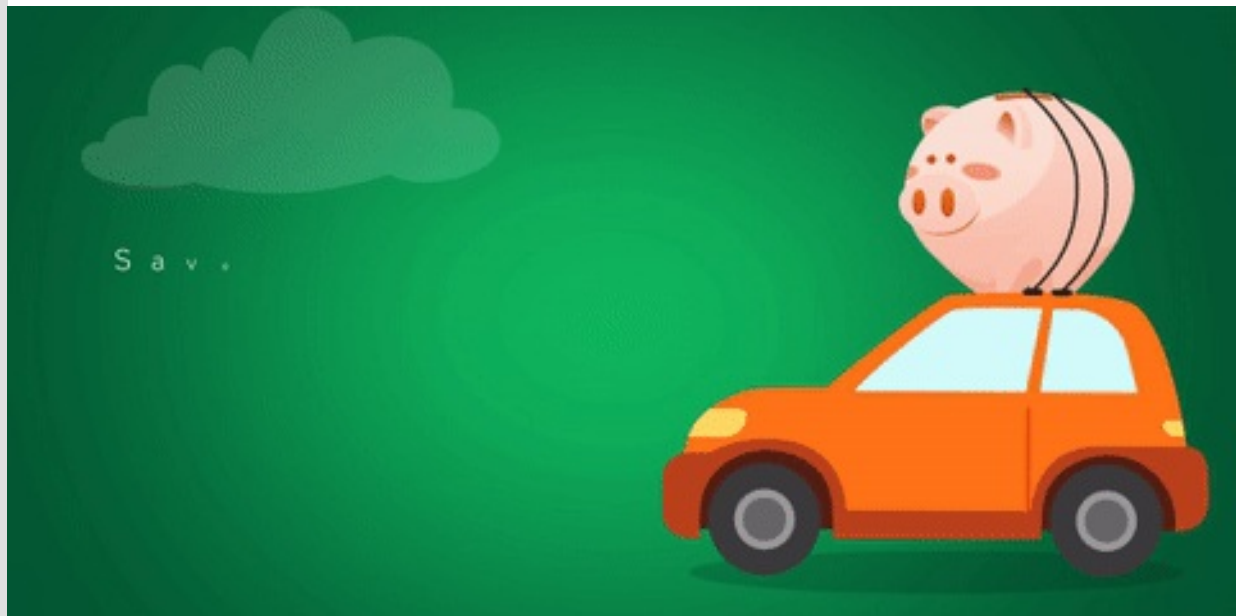
It's important to note that at the end of the year, when you file your federal income tax return, you may have to reconcile the advance payments of the premium tax credit and the actual premium tax credit you qualify for based on your final income for the year. This ensures that you receive the appropriate amount of assistance and prevents any unexpected financial burdens.

## Save Money with a Marketplace Health Insurance Plan

Saving money on health insurance monthly premiums with a Marketplace plan is not only possible but can make a significant difference in your budget. By understanding the premium tax credit and staying proactive about reporting income and household changes, you can optimize your coverage and ensure that your health insurance remains affordable, no matter how your circumstances evolve. Don't miss out on this valuable opportunity to secure the healthcare coverage you need without breaking the bank.

Estrella Insurance can help you choose the best Marketplace plan for you. [Click here](#) to get a FREE quote in under two minutes.

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Car insurance is a necessity for every vehicle owner, but it's also an expense that can put a strain on your budget. Fortunately, there are ways to make this expense more manageable, and one of the most effective methods is to pay your car insurance premium in full. Here are some financial benefits of paying your car insurance premium in one lump sum and why insurance companies often reward this approach with discounts.

## Saving Money with Full-Payment Discounts

When you pay your car insurance premium in full, you are taking advantage of a cost-saving opportunity that many insurance carriers offer. Most insurance providers encourage policyholders to pay their premiums in full every six or 12 months by offering a substantial discount. This discount can translate into significant savings over the course of your policy term.

Here's how it works: instead of spreading your premium payments over monthly installments, you make a single payment for the entire policy term. While it might seem like a large upfront cost, the potential savings make it a financially sound choice. Insurance companies view this as a win-win for both the insured and themselves.

## The Advantages of Paying in Full

- **Cost Savings:** The most apparent advantage of paying your car insurance premium in full is the discount offered by insurance companies. The discount can vary depending on the insurer, your policy, and the payment frequency (six months or a year). However, it is not uncommon to see discounts in the range of 5% to 10% or even more.
- **Financial Planning:** Paying your premium in full helps you budget more effectively. Monthly payments can be a source of financial stress, as you need to ensure you have funds available

every month. With a single payment, you only need to budget for the annual premium once, making it easier to manage your finances.

- **Policy Stability:** When you pay in full, your policy is set for the entire policy term, typically six months or a year. This ensures that your coverage remains consistent, and you don't have to worry about any lapses due to missed payments.
- **Less Risk for the Insurance Company:** Insurance companies prefer receiving your entire premium upfront because it eliminates the risk of non-payment or declined payments. Monthly installments can lead to missed payments or insufficient funds in your account, causing complications for the insurance company. When you pay in full, they can be confident that they've received your payment in its entirety.
- **Administrative Convenience:** Full payment reduces the administrative overhead for both you and the insurance company. You don't have to remember to make monthly payments, and the insurer doesn't have to process multiple transactions, reducing administrative costs.

### Making the Decision

While paying your car insurance premium in full offers several benefits, it's important to consider your own financial situation and priorities. Here are a few things to think about when deciding whether to pay in full:

- **Budget Considerations:** Ensure that you have the financial flexibility to make a lump-sum payment without causing financial strain. If it's a challenge to come up with the full premium at once, you may need to consider other payment options.
- **Discount Amount:** Compare the discount offered by your insurance company with the cost of financing the premium through monthly installments. In some cases, the discount may outweigh any financing costs, making full payment a clear financial advantage.
- **Financial Planning:** Assess your ability to budget for the entire premium at the start of your policy term. If you're confident in your budgeting skills, paying in full can simplify your financial planning.

Paying your car insurance premium in full can lead to substantial savings, reduce financial stress, and offer policy stability. Insurance companies offer discounts as an incentive for this payment method because it's less risky for them. When you have the means to make a lump-sum payment, it's a choice that can benefit your financial well-being in the long run. Be sure to weigh the pros and cons and choose the payment method that aligns best with your financial situation and preferences.

Want help getting discounts on car insurance? Estrella Insurance can help! [Click here](#) to get a FREE car insurance quote in less than two minutes.

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S a f e g u . . .



The holiday season is a time of joy, celebration, and giving. It's also a time when cybersecurity concerns often take a backseat to holiday cheer. However, when it comes to your insurance, it's crucial to remain vigilant about protecting your sensitive information online. Let's discuss the importance of cybersecurity during the holidays and how it relates to your insurance.

### The Growing Cybersecurity Threat

As technology advances, so do the methods used by cybercriminals to exploit vulnerabilities. The holiday season presents a ripe opportunity for cyberattacks as more people engage in online shopping, travel planning, and financial transactions. Insurance companies, just like any other business, are not immune to these threats. Here are some key considerations to keep in mind:

- **Identity Theft:** During the holidays, the risk of identity theft rises as you share personal information online while purchasing gifts, making travel arrangements, or conducting financial transactions. This information is invaluable to cybercriminals, and if they gain access to it, they can impersonate you for fraudulent purposes, including insurance-related activities.

- **Phishing Scams:** Cybercriminals often send deceptive emails, text messages, or social media posts designed to trick individuals into revealing personal or financial information. These phishing scams can target your insurance policies by pretending to be from your insurer and requesting sensitive data.
- **Ransomware:** Insurance companies are often targeted by ransomware attacks, where cybercriminals encrypt a company's data and demand a ransom for its release. If your insurer becomes a victim, it could lead to significant disruptions and potentially affect your coverage and claims.
- **Social Engineering:** Cybercriminals may manipulate individuals, including insurance agents or policyholders, into revealing sensitive information or making unauthorized changes to insurance policies through persuasive tactics or social engineering techniques.

## Securing Your Insurance during the Holidays

To protect your insurance and personal information during the holiday season, consider these cybersecurity best practices:

1. **Stay Informed:** Keep yourself informed about the latest cybersecurity threats and trends. Knowledge is your first line of defense.
2. **Use Strong Passwords:** Create complex passwords for your online insurance accounts, and use a password manager to keep track of them securely. Changing your passwords regularly is also a good practice.
3. **Enable Multi-Factor Authentication:** Wherever possible, enable multi-factor authentication for your insurance accounts. This adds an extra layer of security, making it harder for cybercriminals to gain access.
4. **Beware of Phishing:** Be cautious when receiving unsolicited emails or messages, especially if they request personal information or seem suspicious. Verify the sender's authenticity before clicking on any links or providing sensitive data.
5. **Keep Software Updated:** Ensure your devices and software are up-to-date with the latest security patches to protect against known vulnerabilities.
6. **Secure Your Wi-Fi:** Use a strong, unique password for your home Wi-Fi network, and consider using a VPN (Virtual Private Network) for added security when browsing online.
7. **Review Your Insurance Policies:** Regularly review your insurance policies and statements to ensure there are no unauthorized changes or claims that you didn't make.
8. **Backup Data:** Regularly back up your important data to prevent data loss in case of a cyberattack or ransomware.
9. **Report Suspicious Activity:** If you suspect any fraudulent or suspicious activity related to your insurance, report it to your insurance provider immediately.

As the holiday season approaches, it's crucial to prioritize cybersecurity to protect your insurance and personal information from potential cyber threats. By staying vigilant and following best practices, you can enjoy the holiday season with confidence, knowing that your insurance policies are secure and your sensitive data is protected. Remember, when it comes to cybersecurity, prevention is always better than a cure.

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