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*Insurance Industry News to Keep You & Your Clients in the Know!*

### **Deadline for ACA Sign-Up Jan 1 Effective Date Extended**

The sign-up deadline for a January 1st effective date for Healthcare.gov, or ACA, has been extended to Thursday, December 17th. The extension is due to the overwhelming amount of registrants and “unprecedented” consumer demand according to CEO Kevin Counihan. The last day to sign up for 2016 ACA coverage is January 31st. Signing up by this date will protect consumers from fines and fees for not having health coverage that are rising to \$695 per uninsured person or 2.5% of your annual household income, whichever is higher. [Eldercare Broker](#)

### **Medicare Standards Delay Bill Heads to House Floor**

The House is treating a package of efforts to delay enforcement of Medicare standards as noncontroversial. The House is preparing to consider the package, S. 1347, on Wednesday, using the “suspension of rules” process, according to House Majority Leader Kevin McCarthy. The House uses the suspension calendar to handle matters that House leaders classify as being noncontroversial. [LifeHealth Pro](#)

### **Research Suggests Gen Y Prefers the Independent Agent**

A new day is dawning for the independent agent—and Safeco has the research to prove it. Americans currently aged 19-35—also known as millennials or Generation Y—constitute the only growing generation among U.S. adult consumers. By 2030, they will constitute more than one-third of adults in this country. And they will remain the largest generation until 2042. [ia Magazine](#)

### **10 Surprising Foods that Boost your Energy**

Whether you need to make it through a long workday, a marathon shopping trip or a brisk hike in the woods, the last thing you want to feel is your energy plummeting. Luckily, certain foods and drinks can kickstart your energy level, helping you avoid the morning lull or afternoon slump and get through whatever lies ahead. But what shouldn't you reach for? A cup of coffee. “Caffeine gives a 'false' energy essentially, because it's a stimulant,” registered dietitian Cynthia Sass told Health. “And after it peaks, you can start to feel tired or even more tired.” [UHC.com](#)