

Health Solutions

A United Benefit Solutions Publication

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Welcome to Our Newsletter:

United Benefit Solutions would like to welcome you to "Health Solutions" our new news letter, which will include recent informative news and events pertaining to the healthcare industry. The newsletter will maintain a short, and simplified format enabling you to keep informed over a morning cup of coffee, during a lunch break, or when your winding down after a work day. It will continue on a quarterly basis, be distributed by email, or can be viewed on our website.

We would also like to take this time to extend thanks to all of you for your business, and your commitment to our company. We look forward to many more years of providing you with quality insurance products and services.

-Phil Jacoby –President

Obama calls for Medicaid increase in stimulus package

The American Health Care Association and the National Center for Assisted Living, both long-term care groups, praised President-elect Barack Obama Monday for promoting an economic-stimulus package that includes needed Medicaid funds for states.

Pressure has been building on

Congress to pass such a package in its lame-duck session. If Congress does not do it, it will be his first order of business when he takes office, President-elect Barack Obama said recently.

There is strong support for including an increase in the federal medical assistance percentage (FMAP) in any upcoming economic stimulus package. Raising the FMAP would increase Medicaid funding to states, many of which are threatening to cut Medicaid to make up for budget shortfalls.

Besides the stimulus package, Obama likely will be under pressure to provide universal healthcare when he takes office. Labor unions and physicians groups have already begun campaigns to persuade Mr. Obama to pass legislation allowing for the establishment of a comprehensive national health program.

By– McKnights / November 11, 2008

Have you tried Benefit Essentials? See Page 2.

Obama is now referring to a health-care overhaul as "Priority No.2"

Voters last week endorsed historic changes in the nation's leadership with the election of President-elect Barack Obama and a new, more Dramatically controlled Congress. With the polls pointing to the likelihood of such a change, Washington-insiders and the media have been speculating for weeks about what the new Administration may be able to accomplish in the near future with the financial crisis continuing unabated. It sees clear that changes to the health care system likely will not be comprehensive in 2009 for budgetary reasons. Obama is now referring to a health care overhaul as "priority No. 2," after energy independence. The economy, of course, will be the true top priority. While some members of Congress continue to work on comprehensive health care reform, less robust changes for next year appear more likely. Expanding the SCHIP program to cover more low-income children and Medicare changes could be tackled in the Spring. It is also clear that when the Administration is able to move forward with more ambitious plans, solutions are likely to come through a public-private partnership that builds on the strengths of the current system. Aetna, which continues to have conversations with key health care policy advisors in Congress and from Obama's campaign, is supportive of a public-private partnership approach to health care reform.

Provided by -Aetna Health Reform Weekly / Week of November 10, 2008.

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UBS in the News:

Photo provided by: Queens Courier Nov. 6, 2008

United Benefit Solutions recently was involved in administering a benefit program to members of the Federation of NY Housing Cooperatives & Condominiums.

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The Back Page News: United Benefit Solutions is Helping the Local Community.



Photo provided by: Queens Courier Nov. 6, 2008

Members of the Federation of New York Housing Cooperatives & Condominiums (FNYHC) learned about a newly designed health insurance package offered to them at a discount of 10 percent.

The providers of the insurance spoke at a seminar moderated by Al Pennisi, president of the Queens Chamber of Commerce and FNYHC, and held at a restaurant in Little Neck on Tuesday, October 28.

Health Insurance Seminar

“It’s helping those who may not have health insurance to get insurance through the Federation. If you go to buy health insurance individually, it’s very expensive,” said FNYHC Executive Vice President Mona Shyman.

Individuals living in the co-ops and condos that are members of FNYHC would be eligible to receive medical insurance from Long Island based - United Benefit Solutions.

The discount package for the Federation members also includes long-term care insurance offered by MedAmerica, an insurance company in Rochester, NY.

Insurance for long-term care, which includes bathing, toileting and dressing services that one needs due to aging or a disease, is important because health insurance pays only for some short-term

care provided by a nurse, but does not pay for any custodial care, explained Thomas Dougherty, managing partner of Long Island-based Blue Chip Financial Corp.

Getting long-term care from family members may not always be a viable option, said Dougherty. “When it comes to long-term care what you are looking to do is maintain normalcy in your life and not be a burden to your family,” Dougherty explained.

He added that the Federation members can get the 10 percent discount even if they get the insurance from any other major insurance company.

Provided By -Yaldaz Sadakova -QueensCourier / November 6, 2008