



HEALTH INSURANCE ANNUAL ENROLLMENT PERIOD - 11/01/21 - 1/15/2022

AARON,

It's that time again! The annual individual health insurance open enrollment!

We would like to take a few minutes to remind you of your options during the annual enrollment period.

What has changed?

Good news! Some of the major carriers are coming back to Texas! We know Aetna and United HealthCare will be returning in select counties. Shopping doesn't start till Nov 1st, so we won't know what their plans or rates will be until then, but this is great news that we are very excited about.

They have **extended the enrollment period**. It normally ends December 15th, so now you have an **extra month** to shop and make changes.

There are **NEW companies**; Bright Healthcare and Friday Health Plans that are expanding into Texas. These companies will be very competitive with the current carriers; Blue Cross | Blue Shield, Community HealthChoice, Molina and AmBetter. In addition, Aetna and United Healthcare are coming back to Texas. As always, we will be offering all of these companies so if you want to change, just let us know and we can get it done for you in a few clicks over the phone.

Deductibles and max out of pockets have changed accordingly to comply with ACA guidelines. Overall we have seen that the networks have remained consistent as well. Keeping your current carrier is generally the best option, however if you want, with the addition of the new companies to shop around, please [click here](#) and use our secure site to view all your options or call us.

SHOP 2022 PLANS

I receive a subsidy, what do I need to do?

If you receive a subsidy or credit towards your insurance premiums, you will need to update your income to make sure you get the most credit available to you. Give us a call and we can help update your income, or [click here](#)

I am covered at my work by group insurance.

The individual open enrollment generally doesn't apply to you. Your company has its own annual enrollment time where you can make changes to your coverage. If you have group insurance with us and have questions, please give us a call.

I'm on Medicare.

Click here to see the Medicare Open Enrollment letter to our customers.

Why do I need an agent like you?

We work for you, not the insurance company. Our customers can always be confident each year we will offer any new plans that come available, and right behind that, we will also explain the good and bad of everything you read or see on TV, so you can make an informed decision. We are your educator...you make the decisions.

We sincerely appreciate your business and we are happy to have you as a part of our family. We are here to help you in any way we can and always remember our Services are FREE!

Can you help my friend?

As you know, a referral is the highest compliment you can give us, so if you know of anyone who needs our services, please feel free to pass our name along.

Call us at: 877-740-8683

Thanks so much, and have a great day!

P.S. This is an automated email, if you have already talked with someone in our office, disregard.



Freedom Insurance
P O Box 843, Montgomery, TX 77316
Toll Free 877-740-8683 | Local 936-756-6199
www.FreedomFreeQuote.com