


HEALTHCARE TIMEOUT



**Nelson and Associates
Insurance**

SECOND QUARTER 2024 EDITION

FROM THE DESK OF THE CEO

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IMPORTANT CONTACTS

Nassau County Sheriff's Office

(904) 225-5174

Nassau County Fire Rescue

(904) 530-6600

Florida Dept. of Health – Nassau County

(904) 875-6100

Baptist Medical Center Nassau

(904) 321-3500

Nassau County Board of Commissioners

(904) 530-6010

City of Fernandina Beach

(904) 310-3100

Town of Hilliard

(904) 845-3555

Fernandina Beach Police Department

(904) 277-7342

Fernandina Beach Fire Rescue

(904) 277-7331

American Red Cross

(904) 358-8091

Nassau County Animal Services

(904) 530-6150

Nassau County Humane Society

(904) 321-1647

Town of Callahan

(904) 879-3801

Nassau County Public Works

(904) 530-6225

As we enter the 2nd quarter of 2024, I want to take this time to personally thank you for continuing your trust in Nelson and Associates Insurance.

In this hi-tech, fast-paced world, we sometimes forget to stop and recognize those who make our small businesses thrive.

According to the National Small Business Association, more than 70 million people in the U.S. work for or run a small business.

We at Nelson and Associates Insurance do not want to forget those who continue to make our business grow.

According to the United States Census Bureau, it was estimated that the population of Nassau County residents would reach over 101,500 by July 2023 equaling a 12.3% population change between April 2020 and July 2023. (United States Census Bureau (n.d).

As a resident of Nassau County for more than 18 years, I have personally seen the changes in our community. With change, comes hard work. We continue to work hard for our community and those who live and work here.

We continue to monitor updates in the healthcare coverage arenas and strive to educate our community on the availability of affordable healthcare coverage for individuals and employers.

We are here to assist and service your healthcare coverage needs, and we look forward to many years to come.

Thank you, Nassau County.



Kimberly Branham-Nelson - CEO

kimberly@nelsonandassociatesinsurance.com

904-326-3288 ext. 101

United States Census Bureau (n.d.). Quick Facts. United States Census Bureau. Retrieved April 1, 2024, from census.gov/quickfacts/fact/table/nassaucountyflorida/PST045223

Please join us for the Nelson and Associates Insurance

3rd Annual

HEALTH & SAFETY

Expo

located at the YMCA at Wildlight

June 1, 2024



9 a.m. to 3 p.m.

FREE SPORTS PHYSICALS

Pre-Register and Fill Out Your Forms Ahead of Time!



Pre-Register



Physical Form

**Sports Physicals will be conducted inside
the UF Health Rehabilitation Clinic.**

THE CONNECTION BETWEEN TRAVEL & YOUR HEALTH

Summer is almost here and a good way to beat the heat is to TRAVEL.

Did you know that traveling can be great for your health? Getting away from work, home or school can help you relax and reduce stress. Activities such as hiking or swimming can benefit your heart and mind. Although it can be hard to engage in healthy habits when you are traveling, planning can help you make better decisions while enjoying your time away.

Before you travel, think about your day-to-day challenges and plan how to manage them on your trip. Plan to make healthy choices and get enough physical activity, so you know it is already in your schedule. If you are concerned about getting your steps in, plan a vacation where you can get out and stretch your legs. Eating healthy when eating out can also pose a challenge. Look at menus and see what restaurants may meet your needs ahead of time. If sleep is a challenge, bring an item from home to make you feel more comfortable.

Researching your destination is a great way to be proactive. If you are traveling internationally, you may need specific vaccinations. The water may be unsafe, so you might need to bring water filtration. These are important things to consider while vacationing.

Make sure you pack your medications, sunscreen, and any health products you might need. Remember, everything you may need may not be available at your destination. If you have a specific health issue, consider consulting your physician to help better prepare for your trip.

Your medical coverage may not travel with you. When traveling internationally, it is important to consider travel medical insurance, so that if something happens or you get sick, you won't have to wonder what to do. Travel insurance helps cover the cost of many emergencies during a trip. If you are traveling and have an unexpected illness, medical condition, or injury covered by your travel insurance, you will be reimbursed up to the plan's limit.

Did you know that we now offer travel medical insurance?

We offer several plans that will allow you to vacation knowing you'll be covered if something happens while you are away. If you would like to learn more about travel insurance, please call the office at **904-326-3288 ext. 104**, and I would be happy to explore options with you to ease the stress of planning for a vacation.



Robin Turner - Under 65 Sales

robin@nelsonandassociatesinsurance.com

904-326-3288 ext. 104

WHY TRAVEL INSURANCE?

- Designed to cover your medical needs when traveling outside of the United States
- Customized to your specific travel dates, location and number of travelers
- Perfect for international travelers, medical coverage for students studying abroad, and international employees



PERKS

- Peace of Mind
- Affordable
- Designed to make it easy for you to access care while traveling the world.
- You have **OPTIONS!**

GREAT FOR:

Single Trip, Annual Multi-Trip, Long-Term Expatriate Trip, Single Trip Groups, Student and Faculty, Missionaries and Volunteers, Maritime Crew, Long/Short-Term Corporate



DENTAL & VISION INSURANCE

It's important to maintain basic oral hygiene throughout the summer to keep your teeth cavity-free and healthy.

You can keep your smile healthy by following these four tips.

- 1. Drink water** to stay hydrated and keep your teeth healthy! Sugary drinks can be damaging to your teeth.
- 2.** During the summer, it is important to remember to **protect your teeth** after eating sweet treats. To avoid cavities, brushing and flossing after consuming things like ice cream and other sweets is crucial.
- 3.** Sports and other outdoor activities might be harmful to your teeth. To protect your teeth from any potential mishaps, **use a mouthguard.**
- 4.** Remember to **follow your usual dental hygiene regimen.** You should floss once a day, brush twice a day, and have frequent checkups at the dentist.

Summertime is a great time to get your or your child's annual checkup done ahead of the school year!

Because of the increased exposure to sunshine and outdoor activities throughout the summer, it's important to **maintain eye health and protection.**

To save your eyes from damaging sun effects, get sunglasses that completely block out UVA and UVB rays.

Select wrap-around styles are great for all-around protection. Choose sunglasses that encircle your temples. By doing this, you can shield your eyes from more UV rays and block out more sunshine.

To further shield your eyes from direct sunshine, use a wide-brimmed hat in addition to your sunglasses.

Take breaks from the screen. Longer screen times are more likely to happen in the summer, so it's important to take regular breaks from the screen to relax your eyes and lessen digital eye strain.

Following these vision tips will help keep you or your child safe and comfortable this summer.



Morgan Wilson - Dental & Vision

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904-326-3288 ext. 105



Summerlin Benefits Consulting

57 Homegrown Way
Unit 301, Yulee, FL 32097

- Over 25 years of professional experience
- Specializing in helping retirees keep their savings and assets safe during market declines
- Providing retirement income protection
- Help clients establish a lifetime income stream that they won't outlive



“If you need help safely transitioning into retirement, if you’ve been losing money in your 401k, IRA, or other savings accounts, or if you’d like to begin preparing for your future income needs, call us today!”

**CALL
TODAY!**

1-855-809-2894 option 2

Hospital Indemnity Plans for Medicare Advantage Members

What is a Hospital Indemnity Plan?

Hospital indemnity plans are ancillary products that help offset the cost of your out-of-pocket expenses. Moreover, these plans are designed to reimburse members a fixed amount of money for the corresponding procedure, diagnosis, or treatment while in the hospital. Hospital indemnity plans are **NOT** health insurance plans and are not a substitute for health insurance.

Why Do I Need a Hospital Indemnity Plan?

Hospital indemnity plans allow members to feel at ease in the scenario that a catastrophic event occurs. When obtaining this type of plan, there is peace of mind knowing that secondary benefits are available to be reimbursed to offset the high medical costs that are accruing while receiving care.

How Does This Help Medicare Advantage Members?

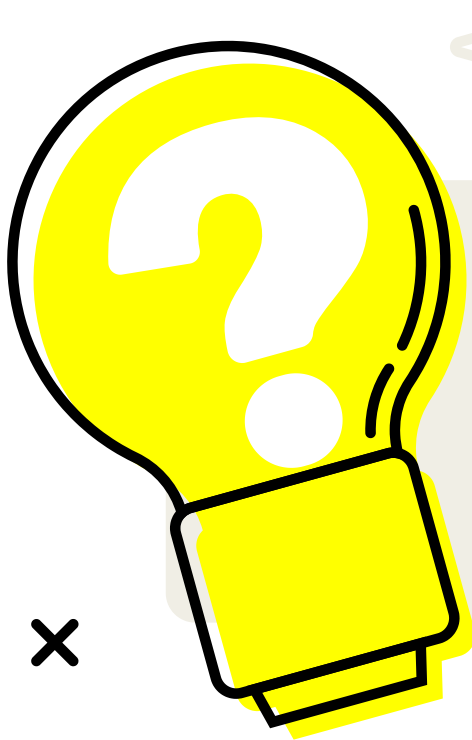
There are hospital indemnity plans that are designed specifically for beneficiaries with a Medicare Advantage plan. As a quick recap, Medicare Advantage plans typically still have copays, out-of-pocket limits, coinsurance expenses, and deductibles. With a hospital indemnity plan designed for Medicare Advantage members, you can expect a fixed benefit allowance depending on what medical care you receive.

Additionally, most clients on a Medicare Advantage plan are trying to avoid high costs, such as high monthly premiums, high deductibles, and high copays. In the scenario that a member is hospitalized, there will still be a plethora of expenses paid for the hospital admission, hospital stay, diagnostic tests, imaging, and any procedures that take place.

Flexibility

Depending on the carrier of choice, some plans include “riders” which are add-ons to your hospital indemnity policy. A rider could include a cancer rider, emergency room/urgent care rider, wellness rider, and many more. These riders are offered usually at the time of application and can provide additional benefits for the member should one of the incidents occur. This provides peace of mind financially to members.

The best part? These plans are typically at a very low cost per month! If you are interested in learning more about this product, or if you would like to receive a personalized quote, please reach out to our office, and we would be happy to assist you!



Join Me at Trivia!

Nassau County Council on Aging Trivia

May 21st: 9 a.m. to 10 a.m.

June 18th: 9 a.m. to 10 a.m.



Savanna Varney - Over 65 Sales

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904-326-3288 ext. 106



Nelson and Associates Insurance's CEO Named to NSBA Leadership Council

Fernandina Beach, Florida – Kimberly Branham-Nelson, Nelson and Associates Insurance, was recently named to the National Small Business Association (NSBA) Leadership Council.

NSBA is the nation's oldest small-business advocacy organization and operates on a staunchly nonpartisan basis.

Branham-Nelson a recognized leader in the small business community, joins the NSBA Leadership Council alongside other small-business advocates from across the country as they work to promote the interests of small business to policymakers in Washington, D.C.

"As a small business owner, I see daily the importance of being involved and active when it comes to laws and regulation," stated Branham-Nelson. "

Joining NSBA's Leadership Council will enable me to take our collective small-business message to the people that need to hear it most: Congress."

Kimberly Branham-Nelson worked in the Healthcare and Education arenas for over 33 years before opening Nelson and Associates Insurance, a Health Insurance Agency in September 2019.

"My passion for education and healthcare is the driving force to what I do every day," Branham-Nelson stated.

Ms. Branham-Nelson earned her Bachelor's Degree in Technical Education and Industry Training and her Master's Degree in Career and Technical Education with a focus on Administration from the University of Central Florida.



Branham-Nelson joined the NSBA Leadership Council as part of her efforts to tackle the many critical issues facing small businesses, including tax reform, regulatory restraint, healthcare costs, and how access to capital will impact small businesses.

The NSBA Leadership Council is focused on providing valuable networking between small-business advocates from across the country while ensuring small businesses a seat at the table as Congress and regulators take up key small-business proposals.

"I am proud to have Kimberly Branham-Nelson as part of our Leadership Council," stated NSBA President and CEO Todd McCracken. "She came to us highly recommended, and I look forward to our coordinated efforts for years to come."

Please click here to learn more about Nelson and Associates Insurance www.nelsonandassociatesinsurance.com

For more on the NSBA Leadership Council, please visit www.nsba.biz

HEALTHCARE TIMEOUT

THE ARC NASSAU | A NONPROFIT SUPPORTING ADULTS WITH IDDS

Supporting a growing need in Florida – the Arc Nassau provides programs and services along with site-based, training opportunities and long-term employment to adults with intellectual and developmental disabilities.

"Once they hit eighteen, they have nowhere to go," said The Arc Nassau's Director of Marketing and Development Megan Feldman. "You have to transition from the education system, which is generally high school, to a place like The Arc."

Feldman said that the nonprofit's mission hits especially close to home.

"As a parent of a special needs child, I can't even begin to express to you how desperate these families are," said Feldman.

According to the Centers for Disease Control and Prevention, 26% of adults in the United States have a handicap, more than 13% of Floridians have an intellectual or developmental handicap (IDD), and 75% of adults with an IDD are cared for by a parent or guardian.

"They want to feel as normal in the community as they can, and The Arc is doing its best to offer that opportunity for them," said Feldman.

According to Spectrum News, thousands of disabled Floridians spend years on Medicaid's waiver waitlist. Feldman said that it is important to get your child on the waitlist as soon as possible to ensure they get the help that they need when they need it.

Without consistency, regression or a return to a former or less developed state is common in the lives of intellectually and developmentally disabled individuals - making these resources a necessity.



Director of Marketing Megan Feldman, NAI's Katie Connors-Mathew and The Arc's Executive Director Jennifer Paulk

The Arc Nassau is celebrating 50 years this year and has put down permanent roots in Nassau County to keep pace with the changing needs of the county's disabled residents.

"We are trying to integrate. We would love to add a skills lab," said The Arc Nassau's Assistant Executive Director Jennifer Paulk. "Components from some of those industries out in the community – it would be nice to have volunteers from those communities come in and help us work with our individuals not only for life skills development but also vocational."

From job skills training, cooking classes, safety programs, and field trips to art and music appreciation, this nonprofit strives to help everyone's maximum participation in all aspects of life. They are growing, and with growth, they are currently in need of support from volunteers in the community.

"We are called forever parents. It means that our children will never not need us," said Feldman.

She said that knowing people like Jennifer and other individuals at The Arc Nassau are advocating in this community makes her feel better about when her time comes, and she has to leave her daughter. She said that she knows somebody will step up and be her daughter's voice.

If you are looking to support The Arc Nassau and learn how to get involved, visit thearcnassau.org or come shop at their Fabulous Finds resale store. All proceeds from the store go directly to support their life skills development program.

HEALTHCARE TIMEOUT VIDEO INTERVIEW



Katie Connors - Marketing & PR

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Fernandina Beach, Florida, 32034

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STAY UP TO DATE ON UPCOMING EVENTS.

Stress Awareness Month | April

Tax Day | April 15, 2024

Mental Health Awareness Month | May

Mother's Day: May 12, 2024

Memorial Day | May 27, 2024

Health & Safety Expo | June 1, 2024



If you know someone that would be interested in subscribing to our FREE quarterly newsletter, email Katie at: Katie@nelsonandassociatesinsurance.com.