



Florida Insurance Brokers, simplifying a complicated subject like insurance and helping you design a benefit package that will attract and maintain a healthy, talented workforce.



Individual Health Insurance Open Enrollment

Open enrollment will start again on November 1, for coverage effective January 1, 2022. But there are a couple of [things to be aware of](#) for the coming year. First, be prepared for a change in rates. Although some may see a decrease, many will see an increase, up to 9%. Second, there are a number of insurance companies offering coverage on the marketplace. However, an agent who represent Florida Blue will not be able to show other carrier plans. And third, Florida consumers are protected against [surprise balance billing](#).

2022 Marketplace Open Enrollment

Starts: November 1, 2021

Ends: December 15, 2021

Whether you get coverage through the Marketplace or not, you'll need to enroll during the annual open enrollment period unless you qualify for special enrollment or Medicaid/CHIP.

Learn more at [ObamacareFacts.com/obamacare-sign-up](https://www.ObamacareFacts.com/obamacare-sign-up) or by going to the official Marketplace at [HealthCare.gov](https://www.HealthCare.gov)



Grounding

Grounding, also called [earthing](#), is a therapeutic technique that involves doing activities that “ground” or electrically reconnect you to the earth. The central theory from one [review study](#) is that grounding affects the living matrix, which is the central connector between living cells. Electrical conductivity exists within the matrix that functions as an [immune system](#) defense, similar to [antioxidants](#). The belief is that through grounding, the natural defenses of the body can be restored.



There are many [types of grounding](#). All of them focus on reconnecting yourself to the earth. This can be done through either direct or indirect contact with the earth. One of the easiest ways to ground yourself to the earth is to walk barefoot.

National Debt

We all know what debt is, but can you imagine even one trillion dollars?



The debt limit is the total amount of money that the United States government is authorized to borrow to meet its existing legal obligations, including Social Security and Medicare benefits, military salaries, interest on the national debt, tax refunds, and other payments. Treasury Secretary [Janet Yellen](#) warned congressional leaders that the U.S. is [on track to default](#) on the national debt in October if the White House and Congress are unable to raise the debt limit. Leaders of the Democratic-led [Senate and House](#) of Representatives are expected to force votes to lift the \$28.4 trillion debt limit in late September. Failing to increase [the debt limit](#) would have catastrophic economic consequences. It would cause the government to default on its legal obligations – an unprecedented event in American history. That would precipitate another financial crisis and threaten the jobs and savings of everyday Americans – putting the United States right back in a deep economic hole, just as the country is recovering from the recent recession.

Our Benefit Consultants have the resources to inform and guide you through the processes and requirements for offering group health insurance. Our online tools and enrollment system, along with a *personal touch*, help ensure benefit administration is done right. Let us help you.