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<u>ozona Life CBD Oil</u> the last few months we've seen a lot of Health Care Reform rules and regulations being introduced by the Health and Human Services Department. Every time that happens, the media gets hold of it and all kinds of articles are written in the Wall Street Journal, the New York Times, and the TV network news programs talk about it. All the analysts start talking about the pros and cons, and what it means to businesses and individuals.



The problem with this is, many times one writer looked at the regulation, and wrote a piece about it. Then other writers start using pieces from that first article and rewriting parts to fit their article. By the time the information gets widely distributed, the actual regulations and rules get twisted and distorted, and what actually shows up in the media sometimes just doesn't truly represent the reality of what the regulations say. There's a lot of misunderstanding about what is going on with ObamaCare, and one of the things that I've noticed in discussions with clients, is that there's an underlying set of myths that people have picked up about health care reform that just aren't true. But because of all they've heard in the media, people believe these myths are actually true.

Today we're going to talk about three myths I hear most commonly. Not everybody believes these myths, but enough do, and others are unsure what to believe, so it warrants dispelling these myths now. The first one is that health care reform only affects uninsured people. The second one is that Medicare benefits and the Medicare program isn't going to be affected by

health care reform. And then the last one is that health care reform is going to reduce the costs of healthcare.



Ozona Life CBD Oil look at the first myth about health care reform only affecting uninsured people. In a lot of the discussions I have with clients, there are several expressions they use: "I already have coverage, so I won't be affected by ObamaCare," or "I'll just keep my grandfathered health insurance plan," and the last one - and this one I can give them a little bit of leeway, because part of what they're saying is true -- is "I have group health insurance, so I won't be affected by health care reform." Well, the reality is that health care reform is actually going to affect everybody. Starting in 2014, we're going to have a whole new set of health plans, and those plans have very rich benefits with lots of extra features that the existing plans today don't offer. So these new plans are going to be higher cost.

People that currently have health insurance are going to be transitioned into these new plans sometime in 2014. So the insured will be directly affected by this because the health plans they have today are going away, and they will be mapped into a new ObamaCare plan in 2014. The uninsured have an additional issue in that if they don't get health insurance in 2014, they face a mandate penalty. Some of the healthy uninsured are going to look at that penalty and say, "Well, the penalty is 1% of my adjusted gross income; I make \$50,000, so I'll pay a \$500 penalty or \$1,000 for health insurance.

In that case I'll just take the penalty." But either way, they will be directly affected by health care reform. Through the mandate it affects the insured as well as the uninsured. People that have grandfathered health insurance plans are not going to be directly affected by health care reform. But because of the life cycle of their grandfathered health plan, <u>Oozona Life CBD Oil</u> going to make those plans more costly as they discover that there are plans available now that they can

easily transfer to that have a richer set of benefits that would be more beneficial for any chronic health issues they may have.



For people who stay in those grandfathered plans, the pool of subscribers in the plan are going to start to shrink, and as that happens, the cost of those grandfathered health insurance plans will increase even faster than they are now. Therefore, people in grandfathered health plans will also be impacted by ObamaCare.

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