



Fall/Winter 2019



www.Am-Ins.com

24/7 Access

- ▶ Payments
- ▶ Claims
- ▶ Policy Services
- ▶ Update Contact Info
- ▶ Order Auto ID Cards
- ▶ Binder/Certificate Request



John B Sullivan, CEO

THE MAGICAL POWER OF PARTNERSHIP GIVING

"I can't do everything but I can do something."

That's what I was thinking in 2016 when I first conceived of starting a Food Drive to benefit our local food banks in LC Valley and the Palouse. I wanted to do something to help local families supplement their grocery budgets with the food available free at our food banks.

THE PROBLEM? My business alone was not big enough to really make a significant impact on the needs of our local communities with a food drive. Then, I stumbled on the solution to the size problem almost by accident.

THE SOLUTION! I asked my employees to join me and bring in a bag of groceries for a food drive to show our support for the needs in our communities. They responded generously with full bags for the food bank. I was so proud of them! I took a group picture and posted it to Facebook with my thanks. It was a WIN for the food bank and a WIN for us because it felt good to make a personal donation and it made us feel like a winning team together. **That's when the solution hit me!**

HOMETOWN BUSINESS FOOD DRIVE WAS BORN!

What if I ask my own business customers and other small hometown businesses to partner with American Insurance in the food drive? It would be a no cost, easy way for even the smallest business to participate in a food drive. They just ask their employees to show community support by bringing a bag of groceries to their own business. American Insurance picks up the food, takes a picture of their happy employees and posts it to social media to say "thanks" and encourage more giving.



\$10 Gift Card for you!
\$ Refer-a-Friend \$

Details on Pg 4

INSURANCE for Every Need!

- Auto
- Home
- Business
- Bonds
- Workers Comp.
- Medical
- Life



THE POWER OF PARTNERSHIP.

In three short years the food drive has grown from 1 to over 30 Hometown Business Partners. Food collections have increased from 708 lbs to over a ton at 2,655 lbs in 2018. We have not even begun to tap the full power of our Hometown Business Partners, who are the backbone of our communities and generously support our quality of life all year long.

GIVING IS A MAGICAL POWER!

Somehow together we are more than our individual parts. My thanks to our Hometown Business Food Drive partners who are the backbone for our healthy communities. **Learn more on how to partner with us on page 4!**

Customer Service Reviews

Paula Marley, of Lewiston, Idaho, said, "We have been using American Insurance for our insurance for many years. Helen was our first contact for a number of years and our experience working with her was excellent. We now work with **Shelly Abel**. She has been very accommodating and worked hard to keep us informed about our insurance options. We have had excellent service."

Anne Roberts, of Lewiston, said, "**Tasha (Sullivan)** was very professional and polite and made the entire process very easy. She kept communication open and let me know what was going on each step. I am very satisfied with the service."

Kristie Ingham, of Moscow, ID, said, "I'm now going onto year 5 with American Insurance. I started out with just my house. I now have added my car as **Aimee Martinez** has become my go to insurance person! She puts up with my random questions every year and is always there when I've needed her. She goes above and beyond for me and I feel she should be recognized for this."

Send us your review!
Visit www.Am-Ins.com

Navigating Idaho's New Auto Insurance Law

Starting January 1, 2020, vehicle owners without auto insurance coverage for two consecutive months will receive a warning and be given 30 days to provide proof of insurance or obtain an exemption before their vehicle registration is suspended.

In an effort to lower the amount of uninsured vehicles on Idaho roads and to enforce the mandatory auto liability Insurance law, the Idaho DMV will begin using an online insurance verification system to ensure vehicle owners have current insurance coverage at all times. There are a lot of circumstances that may require you to communicate with the ID DOT to avoid a vehicle registration suspension.



Here is what you need to know.

Who is affected? Anyone who owns a vehicle that is registered in Idaho, except: Commercial vehicles and vehicles that are not required to provide proof of insurance are excluded.

What vehicles are exempt from this law? Vehicles registered to a commercial business, covered under a business type auto liability policy that covers all vehicles.

Which situations qualify for an exception? Individuals who seasonally garage their vehicles or snowbirds that are still registered but cancel insurance while not operating the vehicle.

Learn More at www.itd.idaho.gov Visit the Idaho Transportation Department website, click in the DMV box, item "Titles | Plates | Registration", then scroll down to the "Insurance" tab. Here you will find links to *Frequently Asked Questions* and *Exemption Forms*.

If you need help or guidance regarding any vehicle we insure for you that is placed in seasonal layup or other special circumstance, please call your American Insurance Customer Service Agent.



Welcome Back Jenni!

We are please to welcome back Jennifer (Jenni) Waters to American Insurance. For those who don't know, Jenni worked as our Moscow Personal Lines Customer Service Agent (PL-CSA) from 2006 to 2015.

She then took an opportunity in a retail/service business for three years. Jenni rejoined us in our Moscow office last December and brings back a high level of insurance experience to help our customers. Currently Jenni is doing new customer quotations, securing new policies and providing overflow customer service assistance. Jenni is married to Tony Waters and has a daughter, Blayne, 20, and a son, Peyton, 18. Her hobbies include spending time with family in Moscow, where she was born and raised. Say "hi" to Jenni next time you call or stop in at our Moscow office.

Congrats to Jeremy "CIC"

Moscow agent, Jeremy Van Houten, has been awarded the Certified Insurance Counselor (CIC) designation by the National Alliance for Insurance Education & Research.



To become a CIC, Jeremy completed 100 classroom hours and five comprehensive exams. Today's insurance and risk management industry is big, complex, and full of variation. The CIC designation and pin are marks of distinction that demonstrate Jeremy's commitment to professional excellence and leadership in the insurance industry.



We congratulate Jeremy, as he joins the elite group of CICs, representing the best and most knowledgeable insurance practitioners in the nation. When you work with Jeremy, his training and experience has prepared him to be the competent, trusted and proven advisor you need.

When can I change my Rx and Medicare Plans?

American Insurance reminds area seniors to take note of the Medicare Annual Election Period each year beginning on Oct. 15th and ending on Dec. 7th. This is when everyone who has Medicare – not only seniors – can change to different Medicare Advantage or Part D (Prescription Drug Plans).

During this open enrollment time seniors can...

- Change from Original Medicare to a Medicare Advantage Plan
- Change from a Medicare Advantage Plan back to Original Medicare.
- Switch from one Medicare Advantage Plan to another similar plan
- Switch from a Medicare Advantage Plan that doesn't offer drug coverage to one that offers this coverage
- Join a Medicare Prescription Drug Plan
- Switch from one Medicare Prescription Drug Plan to another similar plan
- Drop your Medicare prescription drug coverage completely

Any plan changes would take effect on January 1, 2020.

2020 Medigap Policy Changes

One significant change to Medicare Supplement (Medigap) plans beginning on January 1, 2020 is the withdrawal of two popular standardized plan options – Plans C and F. Medigap plans sold to people who are new to Medicare won't be allowed to cover the Part B deductible. Because of this, Plans C and F won't be available to people who are newly eligible for Medicare on or after January 1, 2020.



Medigap Plans C & F

If you already have either of these 2 plans (or the high deductible version of Plan F) or are covered by one of these plans before January 1, 2020, you'll be able to keep your plan. If you were eligible for Medicare before January 1, 2020, but not yet enrolled, you may be able to buy one of these plans.

Seniors have more choices at AMERICAN

INSURANCE! We are independent and represent many insurance companies to provide you multiple choices for your family.



OPEN ENROLLMENT NOW until December 15th

NOW OPEN!

Affordable Care Act / Obamacare
HEALTH INSURANCE EXCHANGES

Still Qualify for "Premium Subsidy" (Tax Credits)

ID & WA RESIDENTS - GET NO COST LOCAL HELP!

CALL US

- ✓ NO COST AGENT SERVICES
~Premium rates are the same direct or with an agent's help
- ✓ GUARANTEED ISSUE HEALTH INS.
~Regardless of any health conditions
- ✓ CALCULATE PREMIUM SUBSIDIES
~Reduced Premium (Tax Credits)
- ✓ QUOTE ALL EXCHANGE PLANS
- ✓ ENROLLMENT ASSISTANCE



Tim Gleason and Dave Root

Call now for your personal appointment with a Licensed Health Insurance Agent.

CERTIFIED FOR HEALTH EXCHANGES
Your Health Idaho
WA Healthplanfinder

746-9646 • 1-800-735-6355



2020 ID & WA Medical Rates

*Smaller increases in ID,
decreases for WA residents*

Final 2020 premium rates for individual and small group health insurance plans have been released for Idaho and Washington states. It's important to compare plans and get help to see if you qualify for a premium subsidy.

IDAHO RATES & PLANS:

Idaho health plans will increase by an average of 6 % in the individual market and 4 % the small group market. *Your Health Idaho* has 6 insurance companies offering a total of 116 medical plans and 13 dental plans for the coming year.

WASHINGTON RATES & PLANS:

Washington health plans have an average rate decrease in the Exchange market of -3.27%. A total of 66 Qualified Health Plans and 7 Qualified Dental Plans were confirmed by the Exchange Board.

Get free assistance at AMERICAN INSURANCE to compare the plans and rates available for 2020 in the Idaho or Washington health exchanges.

4th ANNUAL HOMETOWN BUSINESS



FOOD DRIVE



PLEASE PARTNER WITH US! All small businesses and individuals are invited to partner with us to support our Community Action Food Bank, Asotin Co Food Bank & Palouse Cares. Our 2019 goal is 3,000 lbs (thanks-a-ton-and-a-half). For more information and to sign up, contact Stephanie Herbert, American Insurance Event Coordinator, at StephH@am-ins.com or call (208)413-6242.

HOMETOWN BUSINESS FOOD DRIVE PARTNERS

They support our community all year long. Join us in saying "thanks" by shopping locally.

To make your personal food donation please visit any of our Hometown Business Partners to drop off your donation.

- *Alpine Vision Center
- *American Insurance Lewiston & Moscow
- *Christensen Orthodontics
- *City North American Moving & Storage
- *Dan's Helping Hands
- *Deranleau's Appliance – Lewiston & Moscow
- *Express Employment Professionals
- *Guardian Plumbing
- *Happy Day Catering
- *Hills Valley Floral & Gift
- *Higginsons Home Center
- *Hogans
- *Holiday Inn Express
- *Homebridge Financial
- *IdaVend Broadcasting
- *Ideal Fitness (Isaac Mendez)
- *Institute of Physical Therapy
- *JetCo - Lewiston & Clarkston
- *Kenaston Corporation
- *King Services & Restoration
- *Lewiston Tribune
- *Living Waters Lawn & Landscape
- *Dr. Mark Sheppard, DDS
- *McCoy Plumbing - Moscow
- *Mick McClure Honda
- *Motion Industries
- *Northwest Engraving Service
- *The Owl Drug Stores – Southway, Home Medical & Tri-State locations
- *Paramount Pest Control
- *Precision Signs
- *PrintCraft Printing
- *Ruddell Chiropractic
- *Simon Audiology & Tinnitus
- *Southway Animal Clinic
- *Steiner Electronics
- *Sunrise Home Center
- *Su Brown & Associates
- *Welenco Stove Store



\$ 10
Gift Card
for you!



\$\$\$ Refer-a-Friend \$\$\$

You are our best advertising!
So, rather than pay for advertising,
we'd rather pay you.

**Refer friends, family or
coworkers online!**

www.Am-Ins.com

Who do you want us to send an invitation to quote & save?

Help us spread the word about our great insurance rates and personal service. Everybody appreciates a good deal. For every qualified referral you provide that receives a preferred quotation you receive a \$10 Gift Card. No purchase is necessary.

* Visit www.Am-Ins.com for complete rules.

This newsletter is published periodically by American Insurance to bring important news about insurance and safety to our clients. The content of this newsletter is taken from sources which we believe are reliable but are not guaranteed to completely state all available information. This newsletter provides general information and is not intended as a substitute for professional legal, financial, or insurance counsel for individuals.