

# A Health Care Insurance Broker Who Knows Her Stuff

In the ever-important area of health care, I really want to be able to recommend someone who knows what is happening in this quickly-changing arena. My go-to person is Tess Julian, an independent health care insurance broker with Health Care Connections.

Tess was the first person I called when I needed to find an insurance plan for my family. Since she is broker who represents all major carriers, she gave us lots of choices. Then, she helped us understand the implications of each choice, making sure that we understood the coverage provided by the plan we selected.

She was great at helping my family, but she also helps companies navigate the world of health care insurance benefits.

Since she regularly attends seminars to stay current, Tess can update both individuals and businesses about the new regulations associated with PPACA (Obamacare). For businesses, she will work side-by-side with the owners to make sure they understand the impact of the employer mandate, mitigating their exposure.

Among the questions she can answer are:

- Will my company have to comply with employer-shared responsibility provisions?
- What kind of health insurance will my company need to provide?
- How do I handle seasonal, per diem or part-time employees?
- What is the impact to companies with more than 50 employees?
- What is the financial impact if I do not provide benefits to employees?

- How does the Health Insurance Marketplace (formerly called the Exchange) work?

With [Health Care Connections](#), you can also get disability and long-term care insurance, as well as answers to your Medicare and COBRA inquiries.

I highly recommend Tess for any of your health care insurance needs. Give her a call today – even if you just want to chat about PPACA! She can be reached at 303-359-8773 or by email at [tess@healthcoveragecolorado.com](mailto:tess@healthcoveragecolorado.com).