



**Rennae Padderud**

Serving our Community  
Since 1997

Insurance  
&  
Financial  
solutions

# HEALTH INSURANCE CHOICES

Feeling overwhelmed by health insurance options? You're not alone—and we're here to help. At Insurance & Financial Solutions, we've been guiding individuals, families, and businesses through the health insurance landscape for over 30 years. As an independent agency, we offer a wide range of plans and providers, giving you more choices and more control over your coverage.

We offer **free consultations** to help you understand your options and make informed decisions. Whether you're navigating a life change, planning for the future, or just trying to make sense of all the ads and enrollment dates, we're here to simplify the process.

Here are just a few ways we can assist:

- **Losing Medicaid coverage?** We'll help you transition smoothly to a new plan.
- **Under age 65?** We can guide you through the Healthcare.gov marketplace and help you choose the right plan during **Open Enrollment (Nov 1–Dec 15)** for a **Jan 1 start date**.
- **Facing high premiums through a spouse's employer plan?** Ask us about the **Family Glitch Fix**—you may now qualify for more affordable coverage.
- **Own a business?** We offer group health insurance options and can help you prepare for upcoming renewals.
- **Looking to expand employee benefits?** We provide both employer- and employee-paid options to enhance your benefits package.
- **Need short-term coverage?** We'll help you find temporary health insurance that fits your needs.
- **Turning 65, retiring, or receiving disability?** We'll walk you through your Medicare options and help you enroll with confidence.
- **Confused by Medicare Advantage ads?** We'll clarify what's being offered and help you decide if it's right for you during **Medicare Open Enrollment (Oct 15–Dec 7)**.
- **Paying too much for Medicare Supplement coverage?** Let us help you explore more affordable alternatives.

We believe health insurance should be understandable, accessible, and tailored to your life. Let's talk about what's right for you.

**Contact Rennae Padderud**

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