

HOME Page:

COMPREHENSIVE BENEFITS. EXCEPTIONAL SERVICE.YOUR COMPLETE INSURANCE SOLUTION.

In the world of health insurance, not all agencies are the same, and one size doesn't fit all.

Shopping for health insurance isn't always easy. Healthcare coverage can be complicated *and* confusing. We can help guide you to the right plans that are tailored just for your company, your employees, your life and your budget.

Access Health Insurance Services is an independent agency with all the expertise and resources needed to get you the best coverage out there, and we do it all with white-glove service.

Whatever you need, we can help.

We have helped a multitude of businesses, families, individuals and Medicare members, and are proud to say that we still serve many of our earliest clients.

We take the long view of coverage to help our clients see their best options from all angles. While cost comparisons can often be unclear, and policy features can be bewildering, our team not only understands coverage, but understands the changes to coverage that happen every day, and we can pass that knowledge on to you.

Our team offers the best insurance products and services available today to protect your business, you, and your family. We focus on Health, Dental, Vision, Life, Long Term Care, Disability, and Voluntary benefits.

We look forward to being your trusted partner and connecting you with the right insurance.

SERVICES Pages:

GROUP INSURANCE Page:

GROUP HEALTH INSURANCE

Group Health Insurance is now available for businesses with as few as one W2 employee. Providing employee benefits is an excellent way to retain and recruit quality people, and it also offers tax advantages for the employer.

We can help you select the benefits that fit your budget. There is no charge to have us as your agent as we are paid by the carriers directly. As agents, we are here to help you and seamlessly administer your employee benefits.

Would you like to know more? Give us a call. We will be happy to help you.

GROUP DENTAL INSURANCE

We offer Group Dental PPO and HMO plans from the top carriers at varied price points. It can be bundled with your health insurance or offered as a stand-alone policy.

To learn more, give us a call.

GROUP VISION INSURANCE

We offer a variety of Group Vision Insurance plans. It can be bundled with your health insurance or offered as a stand-alone policy.

To learn more, give us a call.

GROUP LIFE INSURANCE

Group Life Insurance is an inexpensive way to purchase protection for your employees' families. It can be bundled with your health insurance or offered as a stand-alone policy. Your group may be eligible for a life insurance plan even if some of your employees have pre-existing conditions.

Want to know more? Give us a call.

GROUP DISABILITY INSURANCE

Group Disability Insurance can be offered as a short-term (STD) or long-term (LTD) policy for your employees. We can help you decide which policy would be right for you and your business.

Ready to learn more? Give us a call.

INDIVIDUAL & FAMILY INSURANCE Page:

INDIVIDUAL & FAMILY HEALTH INSURANCE

Since the Affordable Care Act took effect, every individual qualifies for health insurance coverage, regardless of their health history or any pre-existing conditions. Although there is a standard open enrollment period each year, special circumstances may allow for enrollment at any time.

We are happy to explain what those special circumstances are.

INDIVIDUAL & FAMILY DENTAL INSURANCE

To learn which carriers and plans are available for individuals and families, give us a call.

LIFE INSURANCE

If you are unsure which type of life insurance policy is best for you and your family, we can help. Are you starting a family, are a business owner or looking to build a financial legacy? It's important to understand how these life events impact your choices.

To learn more and explore which options are best for you, give us a call.

LONG-TERM CARE INSURANCE

One of the biggest threats to your financial security is the cost of long-term care, many of which are not covered by your insurance. What level of care should you be planning for? In-home, assisted living, nursing home?

We're here to help you protect your financial well-being.

DISABILITY INSURANCE

Your greatest asset is your ability to earn an income. Disability Insurance, also called paycheck protection, protects you and your family if you are unable to work by providing that much needed income.

Want to learn more about disability insurance? We can explain how it works.

TRAVEL MEDICAL INSURANCE

Leaving the country? We offer comprehensive health insurance plans that cover you while outside the USA.

To purchase travel insurance before you leave, give us a call.

[MEDICARE PLANS Page:](#)

MEDICARE PLANS

When you become eligible for Medicare, there is a lot of information to digest, and it can be overwhelming. We broker Medicare Supplement Plans (Medigap), Medicare Advantage Plans (MAPD), and Part D Prescription Plans (PDP).

There are a lot of enrollment options and we are happy to explain how they differ.

[OTHER SERVICES Page:](#)

ACCOUNT MANAGEMENT

Our experienced, dedicated Account Management team offers our Group Insurance clients excellent customer service. Once you are assigned a dedicated Account Manager, they will handle all things administrative for your employee benefits on your behalf – everything from getting them set up on our online benefits enrollment system, to assisting your new hires with how to enroll.

Whether it's terminations, lost ID cards, billing issues, or any policy-related service issues, your Account Manager will take the burden of administration off your plate so you can focus on your business.

HUMAN RESOURCES PORTAL

Keeping up with constantly changing HR regulations and best practices can be challenging for employers. We provide our clients with access to a complimentary online HR portal. Whether it's Health Care Reform, changes in minimum wage, or other workplace laws, you are legally required to stay compliant.

The HR portal will give you a leg up with access to State law libraries, checklists on common HR topics, an Employee Handbook wizard, a 3-minute HR audit, and more.

BENEFITS ADMINISTRATION PORTAL

We provide our Group Insurance clients with a free-of-charge, branded, online employee enrollment system that offers many advantages, including housing your Employer Handbook, generating payroll deduction reports, and more.

Your employees have 24/7 access to cloud-based enrollment from a desktop or cellphone, ability to view benefit summaries, search for healthcare providers, and more.

[FAQ Page:](#)

FREQUENTLY ASKED QUESTIONS

What is a deductible?

A deductible is your up-front financial responsibility before the insurance starts paying. Some services are deductible waived, so check your plan summary for details.

What is co-insurance?

Co-insurance is the percentage split between you and the insurance company after you meet your deductible. You may be responsible for 10%, 20%, 30%, 40%, or even 50% of the bill after meeting the deductible, but only up to the maximum out-of-pocket.

What does "maximum out-of-pocket" mean?

Your maximum out-of-pocket is the most you will pay for covered services in a calendar year.

What is a co-pay?

A co-pay is a set amount that you pay for service. Often insurance plans will have co-pays for a doctor's office visit, out-patient mental health visit, etc.

What is a premium?

A premium is the amount you pay to the insurance carrier for your health insurance plan.

What is a PPO?

PPO stands for "Preferred Provider Organization". With a PPO, you can see in-network medical professionals, or out-of-network medical professionals. However, your benefits are much richer when using in-network medical professionals.

What is an HMO?

HMO stands for "Health Maintenance Organization". You must choose a primary care physician who manages your care and refers you to in-network specialists, if necessary.

What is an EPO?

EPO stands for "Exclusive Provider Network". You may see any contracted physicians, but the plan does not cover non-contracted medical professionals or facilities.

What is an EOB?

EOB stands for "Explanation of Benefits". It is provided by the insurance company to show you several things: how services billed were covered by your insurance, how much the medical provider billed your insurance company, how much the negotiated rates lowered the bill, how much was applied to your deductible, and what your financial responsibility is.

What is an SBC?

SBC stands for "Summary of Benefits and Coverage". It outlines how your coverage works. A required form since The Affordable Care Act, it is designed to help you understand and compare the coverage options from each carrier in a standardized format.

What is a formulary?

A formulary is a list of the medications that your insurance covers. It's important to check the formulary prior to purchasing your plan to ensure you have the proper coverage for your medications.

What is an HSA?

HSA stands for "Health Savings Account". You must have an HSA-compatible health insurance plan in order to contribute funds to a health savings account. A health savings account allows you to use pre-tax dollars to help pay for qualified medical and dental expenses. Go to www.irs.gov for complete rules and guidelines.

What is Covered CA?

Covered CA is the state exchange for California where you can purchase health insurance, receive tax credit and subsidy, if eligible.

How does Access Health get paid?

Insurance agents are paid by the carriers for the policies that they sell. We quote the same pricing that you will get directly from the carriers.

Do you have a question that's not answered above? Call us at (760) 727-9000 or fill out our Contact Us form and we will answer your questions promptly.

[OUR TEAM Page:](#)

MEET THE ACCESS HEALTH TEAM

JOY RAINE – President / CEO

Joy has almost 30 years of experience working as a licensed Insurance Broker and has an active license in California, Texas, Idaho, Arizona, and New Jersey.

After first starting her career in life insurance, Joy was recruited into health insurance and fell in love with it. In 1997 she opened Access Health Insurance Services and has never looked back.

She holds many certifications such as LPRT, CDHC, HIP, and CHRS. She is a Covered California Certified Agent and has been involved with her local association (SDAHU) and national association (NAHU).

Joy loves matching the right people with the right plans, solving problems, providing solutions, and finds great reward in being a guide to her clients for their long-term insurance needs. She specializes in *Group Health Insurance, Medicare Plans, and Life Insurance*.

LORRAINE NELLIS – Broker

Originally from New Jersey, Lorraine moved to California over 30 years ago. With a B.S. in Business Management from the University of Phoenix, she worked in the dot.com and medical device industries before getting her California Department of Insurance License in 2004.

Lorraine is a Certified Covered California Agent, HIP, CDHC, and CHRS certified. She joined Access Health in 2004 and has been an integral part of its growth ever since.

Lorraine loves working with employers to create well rounded comprehensive benefits packages for their employees. She is also well versed in Medicare and the plans available for the Medicare eligible population. Her focus is *Group Health Insurance* and *Medicare Plans*.

ELISE HAAR – Broker

Elise has over 25 years of experience in the insurance industry.

Beginning her career in Louisville, KY in the client service department for a large health insurance brokerage, she quickly advanced into a sales position that allowed her to sell life insurance in addition to health and wellness plans.

After moving to San Diego, she joined Access Health in 2009 and has expanded her product line to include not only *Health and Life Insurance products* but also *Disability Insurance, Medicare Plans, and Long-Term Care products*.

CYNTHIA PRECLARO – Individual & Family Plan Specialist

Cynthia has been a licensed insurance agent since 2015.

She is proficient in Covered CA and also has knowledge of Medi-Cal. She is responsible for all enrollments and communication and providing our clients with the latest information on updates, changes, and bills for Covered CA and Individual policies.

Cynthia specializes in *Individual and Family Insurance Plans*, including health insurance, dental and vision insurance, accident plans, and traveler's insurance.

BEVERLY WHITEHEAD – Senior Account Manager

Beverly is a licensed health insurance agent and has been working in the health insurance administration field for over 15 years.

She joined Access Health Insurance Services in 2014. Beverly is responsible for small group account management activities, including renewals, developing strong relationships with customers, customized employee communications, insurance communications and open enrollment.

BRUCE – Ambassador / Canine Customer Service

Our Golden Retriever Bruce takes pride in his role of greeting clients and setting everyone in the office at ease.

He enjoys long walks during his lunch break, and if you are having a stressful day or need a smile, he will be the first one to come running up to you and give you some love!

Bruce is responsible for licks and kisses.