

We Love Referrals Referrals are the highest compliment you can give a lawyer. Please... if you have a friend or a relative who was injured in an automobile accident or by medical malpractice, have them call us. LET OUR FAMILY HELP YOU!

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OFFICES IN: Tacoma Olympia & Port Orchard. Representing clients throughout Washington State. 1-800-570-4878

FIVE **BIG** WAYS YOUR HEALTH INSURANCE IS ABOUT TO CHANGE. PRSRT STD U.S. POSTAGE PAID OLYMPIA, WA PERMIT 755



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FIVE BIG WAYS YOUR HEALTH INSURANCE IS ABOUT TO CHANGE!

Because of the 2010 federal health care law:

- **1** Pre-existing conditions exclusions have ended for children and will soon end for adults;
- **2.** Your children can now stay on your health insurance until age 26;
- **3.** Lifetime caps and annual caps on the amount of health insurance you can use will be ended;
- **4.** In 2014, insurance exchanges will be set up so that individuals without health insurance can shop for and purchase coverage:
- In 2016, there will be a \$695 fine for those persons who have not yet purchased health insurance.

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