



Rennae Padderud

Serving our Community
Since 1997



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 26 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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