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## Protecting Your Identity

Last year, almost 500,000 consumers reported an instance of identity theft to the Federal Trade Commission. In most cases, identity theft isn't reported or noticed until long after it occurs. There are ways to protect your identity and keep yourself from becoming a victim of identity theft.

First, never keep your social security card or any family member's social security card in your wallet. If your wallet or purse is stolen, providing the thief access to your social security number provides access to your identity.

Keep identifying information on checks at a minimum and never include your social security number. Also, when mailing bills, consider using a post office location or official U.S. postal mailbox. Most account statements contain personal information and account numbers. Identity thieves may scour neighborhoods looking for outgoing mail with personal information.

Remove receipts from your car. It's easy to shove receipts into the consol of your car, but it's also easy for someone to steal the receipts and access to account information. If you carry around credit cards that you don't use, remove them from your wallet, eliminating a potential risk.

Only provide personal information over the phone if you initiated the call. If someone calls you seeking information, do not provide it to them. This will prevent you from becoming a victim of a scam.

Routinely obtain your credit report ([www.annualcreditreport.com](http://www.annualcreditreport.com)) and review it for any accounts you do not recognize. Report any thing that you believe is fraudulent. Also, if you are the victim of identity theft, file a police report, which may help you with your creditors when disputing accounts opened without your authorization.

## Tips

*Winter is right around the corner. Before the temperatures get too cold, there are some things to do to get your home ready for winter:*

- Clean your gutters to prevent ice dams from forming and causing water damage inside your home.
- Have your furnace checked before the weather turns cold. During the check, the inspector will likely change your furnace filter and check to make sure everything is working properly.
- If you have a ceiling fan, reverse the fan's direction once your heat is on to help push the warm air that gathers at the ceiling to the bottom of the room. The blades should be turning clockwise for winter.
- Before the snow really starts to fly, survey your property. Are there any low hanging branches that could come down when weighted with heavy snow? Take care of these maintenance items now and save yourself from fixing them in the bitter cold.



**Q:** How long will a creditor remain on my credit report? Someone once told me that 7 years starts when you get the loan or the card. Is this true?

**A:** This question can have multiple answers depending on the type of creditor you are asking about as well as the status of the account. There is always some confusion about how long accounts remain on a credit report.

Open active accounts in good standing will remain on your credit report indefinitely. If you have closed accounts that were in good standing, these accounts will remain on your credit report for 10 years from the date of your last activity.

Items such as late or missed payments (from the start of delinquency), collection accounts, civil judgments, paid tax liens, foreclosures and Chapter 13 Bankruptcy (Repayment of debt) will remain on your credit report for 7 years. Chapter 7 Bankruptcy (liquidation of debt) and any unpaid tax liens will remain on your credit report for 10 years.

Typically, negative information can remain on your credit report for 7 years from the date of last activity with that creditor, which could even include making a phone call.

You also want to check with your state's statute of limitations as to how long something remains on your credit report. In some cases some of these time frames may vary depending on your state of residence.

To complete a review of your credit report, call us at 888-511-2227 and schedule your Credit Report Review session.

## Health Insurance Open Enrollment Approaching!

It's almost here – Health Care Open Enrollment. This year's open enrollment period is from November 1, 2016 through January 31, 2017. What does this mean to you? If you currently do not have health care through your employer, and you are not going through a life changing event, such as marriage, divorce, death of a spouse, new baby or loss of a job, this is your time to enroll. Advantage CCS is here to help.

Advantage CCS is a health care navigator to help consumers determine what coverage best fits their family and their budget. Advantage CCS incorporates its holistic counseling services into the process to help determine what health insurance plan makes the most sense for your circumstances. By getting the assistance you need to help better manage your finances, you get a clearer picture of your finances and find some of the money drains that are washing away your hard earned money! Now that we helped you create a budget that is within your means, finding you some extra cash, the agency's certified health care navigator helps you figure out how much health care will cost.

Some consumers feel they would rather pay the penalty for not having health insurance, which increases every year. Some think paying the penalty is more affordable than paying a monthly premium. However, you're not getting anything for paying that penalty. You may be pleasantly surprised at how affordable health care can be.

When using the Marketplace, during open enrollment, to find health insurance, you may receive tax credits to help you with your monthly premium. These tax credits are based on your income. You can use these tax credits to reduce your monthly premium, or you can pay your full premium and take a large tax refund at tax time. You can even decide how much you want applied to your premiums and get a little larger tax refund. The choice is yours. One thing you need to remember, if your income changes during the year, you need to call the Marketplace to let them know. If you don't, you may find yourself paying back some of the tax credits if you made more money than you anticipated, or you can be getting

a larger tax refund if you made less money.

To give you an example of the cost of health insurance through the Marketplace, a family of 4 with an income of \$45,000, could be eligible for a tax credit of \$368 per month, lowering their health insurance premium to anywhere from \$81 per month to \$434 per month depending on the level of coverage and the plan they choose. The lower the income, the higher the tax credits you receive, reducing your monthly premium even more.

If you are already enrolled in health care through the Marketplace, you still need to either call the Marketplace or schedule an appointment with your navigator after November 1 to review the plans and make sure you have a plan that still fits your needs. Every year the plans change and the pricing could change, so it's a good idea to check it out and see what plans are available for next year.

Mark your calendar for November first and let us help you with your health insurance needs. If you are located in northeastern Pennsylvania, the agency employs a health care navigator in its Pittston office. You can contact our Certified Health Care Navigator at 888-511-2227 ext. 114 or e-mail her at [tstocki@advantageccs.org](mailto:tstocki@advantageccs.org).

If you're not from northeastern PA help is still available. You can call the Marketplace directly at 1-800-318-2596 and you can enroll over the phone. If you would rather enroll in person with a navigator near you, you can go to the Marketplace website at <https://www.healthcare.gov>. Scroll down near the bottom of the page under "Connect With Us" and click on "Find local help." Enter your zip code and click on your town from the drop down list. Click the green "NEXT" button. Click on coverage for myself or my family, then the green "SEARCH" button at the bottom. All of the navigators near you should come up with their contact information.

## Resources

[www.annualcreditreport.com](http://www.annualcreditreport.com)

[www.ftc.gov](http://www.ftc.gov)

[www.advantageccs.org](http://www.advantageccs.org)

[www.onlinebudgetadvisor.com](http://www.onlinebudgetadvisor.com)

[www.healthcare.gov](http://www.healthcare.gov)

### The Advantage Challenge

*Advantage CCS challenges you to...check your credit report to confirm the information on it is correct. Review old and current accounts to determine if you need to make any corrections. Double check for information that should have been removed already. Make checking your credit report a habit you routinely do.*

**Are you happy with the services provided to you by Advantage CCS? Be sure to share your experience with family and friends!**

# Advantage

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