

OUR NEWS LETTER



Pay 0% interest until 2018

Thomas Donaldson,

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Banks are now offering incredibly long periods of 0% Intro APR interest. If you're carrying a balance on a high interest credit card or are looking to make a big purchase in the coming months, it's time to switch cards and save money.

Our credit card experts have hand selected the below cards because of their long 0% intro APR interest offers. These offers range from 12 months 0% Intro APR all the way up to 21 months 0% Intro APR!

Compare these cards and discover which card is best for you.

Citi® Diamond Preferred® Card



This credit card comes with 0% intro APR for 21 months on purchases and balance transfers. With 0% Intro APR for 21 months you can pay off your balance all the way into 2018. You'll also gain access to Citi Private Pass for exclusive presale tickets and a Personal Concierge Service available to assist you 24/7. You'll also earn City Easy Deal points with each card

In Our Newsletter

SENIORS PAY 0% CREDIT CARD INTEREST UNTIL 2018

ADD \$1.2 MILLION TO YUR RETIREMENT.....IN MINUTES

YES, OBAMA GENEROUSLY GIVES HOMEOWNERS A BAILOUT

SENATE, HOUSE BILLS TO BLOCK ACA PAYMENTS TO INSURERS

CMS SURVEY OF PATIENTS UNDER MIPS NOT LIKELY TO SHED LIGHT

REPUBLICAN LEADERS IN CONGRESS PLANNING MEDICARE OVERHAUL

SOME CONSUMERS PREFER TO PAYY PENAAALTY RATHER THAN ENROLL IN ACA PLANS

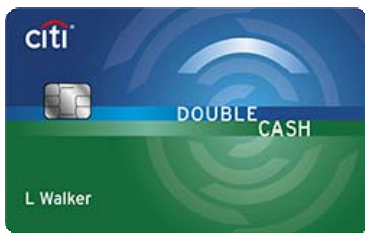
purchase redeemable for discounts on online merchandise, travel tickets, gift cards, and more. This card is perfect for people looking to get out of debt or making a large purchase who want 21 months to pay it off. See more details

Chase Slate®



This is one of the most popular cards for balance transfers. The Chase Slate is the only card that has the unique combination of a long 0% intro APR, \$0 annual fee, and \$0 intro fee on transfers made within 60 days of account opening. If you are paying interest on any balance, you can transfer it completely for free within the first 60 days you have this card. It's available to those with good credit, so it's okay if your credit score isn't quite perfect. If you're ready to put your credit card debt behind you, the Chase Slate has all the tools and perks you need to make it happen. See more details

Citi® Double Cash Card – 18 month BT offer



This card is a great fit for just about everyone. It comes with cash back rewards and an enticing balance transfer offer. You will earn cash back twice on every purchase with unlimited 1% cash back when you buy, plus an additional 1% as you pay for those purchases, all with no annual fee. There is 0% intro APR on balance transfers for 18 months, so you can save money on interest with a balance transfer and earn rewards on purchases. There's no limit to the amount of cash back you can earn, and this card is ideal for people who don't want to keep up with any rotating categories or pay an annual fee to earn rewards. See more details

BankAmericard® Credit Card



This card was specifically designed to help consumers save money on balance transfers. It comes with 18 billing cycles of 0% intro APR on balance transfers, as long as the transfers are made within the first 60 days of being approved for the card. With this card, you'll gain access to Bank of America's award winning online & mobile banking features. This allows you to bank where and when is most convenient for you. The card also offers \$0 liability fraud protection, optional overdraft protection, and no annual fee. This is a great card for people looking to transfer a balance or for a reliable low interest credit card. See more details

Citi Simplicity[®] Card - No Late Fees Ever



This card comes with a staggering 21-month period of 0% intro APR on purchases and balance transfers. This is the “no fee card.” There is no annual fee, no late fees, and you won't get charged a penalty rate for missing a payment, EVER. With 0% Intro APR on balance transfers the Citi Simplicity allows you to pay down your balance well into 2018. This card makes saving simple. See more details

Discover it[®] - 18 Month Balance Transfer Offer



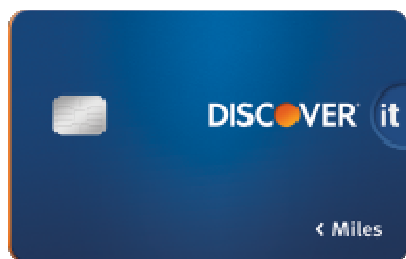
This card is similar to the Discover it[®] Cashback Match[™], but is specifically built for balance transfers. What makes this a popular credit card is the 0% intro APR for 6 months on purchases and 18 months on balance transfers it offers. It also has an excellent rewards program that offers 5% cash back in special categories each quarter and 1% on all other purchases made with the card. You can earn 5% cash back in categories for ever day purchases like gas, groceries, dining, and at Amazon.com. There's no annual fee, and you'll also enjoy the same sign up bonus you would from the Discover it[®] Cashback Match[™] where Discover will match the cash back you earn in your first year. Overall, this card is great if you want to save money with a balance transfer, start to earn cash back on every purchase, and get your cash back matched at the end of the first year. See more details

Chase Freedom UnlimitedSM



With this card, there's no annual fee, and you'll get \$150 bonus cash after spending \$500 in the first three months. There's nothing better than free bonus cash, and on top of that, this card has 0% intro APR on purchases and balance transfers for 15 months. The ongoing APR is 14.24%-23.24% Variable. For ongoing rewards, the Chase Freedom Unlimited card earns 1.5% cash back, and as the name implies, there's no limit to how much you can earn. This card allows you to shop and travel with confidence because it comes with zero liability protection, chip-enabled security, purchase protection, price protection, and auto rental collision damage waiver. See terms and more details on the application page. See more details

Discover it[®] Miles - Unlimited 1.5x Rewards Card



If you're looking for travel rewards alongside 0% intro APR on purchases, you need to checkout the Discover it[®] Miles card. This card offers 0% intro APR on purchases for 14 months. This gives travelers the flexibility to pay off large purchases over a longer period of time, while earning miles on their purchases. This is a great travel credit card that also comes with no foreign transaction fees, no annual fee, and no late fee on your first late payment. When you use this card, you'll earn 1.5 miles for every \$1 spent. Add in the fact that Discover will match all the miles you've earned at the end of your first year, and you can see why it is one of the top travel cards. Did we mention that you can fly any airline, any time, with no black out dates? See more details

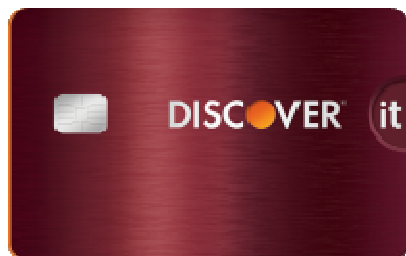
Blue Cash Preferred[®] Card from American Express



The Blue Cash Preferred[®] Card from American Express Credit Card comes with 0% intro APR on purchases and balance transfers for 12 months. It also comes with one of the best rewards programs geared towards gas and groceries. There is an annual fee, but with up to 6% cash back

at grocery stores, yes up to 6%, 3% back at U.S. gas stations & select U.S. dept. stores; and 1% back on other purchases, you could easily make enough in cash back rewards to pay for the annual fee and then some. It also comes with a sign up bonus that will help to off set that annual fee cost as well. This card is a must have for consumers who spend in categories such as gas and groceries because of the best in class reward rates. See more details

Discover it® Cashback Match™



This cash rewards card comes with a unique sign up bonus unlike anything you've seen; At the end of your first year, Discover will match the cash back you've earned. This is the only credit card that will match your cash back at the end of the first year. So if you earned \$200 in cash back from purchases in your first year, Discover will match it, making your total cash back for the year \$400! The Discover it card earns 5% cash back in popular spending categories that change each quarter and 1% on all other purchases. The 5% cash back categories include things like gas, groceries, dining, and more. On top of the incredible rewards program, this card comes with 0% intro APR on purchases and balance transfers for 14 months. There is even no annual fee, no foreign transaction fees, and no late fee for your first late payment. See more details

Confessions of a Wall Street Insider

BY JOCELYNN SMITH December 14, 2016

If there's one thing you can rely on, it's that Wall Street will always save the best for itself.

The best investments.

The best strategies.

The best systems.

If you want access, be prepared to fork over hundreds of thousands — even millions — of dollars ... as some private equity groups and hedge funds require.

And then be prepared to pay exorbitant fees on top of that.

As corporate raider, author and fund manager Guy Wyser-Pratte put it: “The big money makers of Wall Street often mask their expertise in mystery. Frankly, I'd prefer the average investor didn't know [our strategies].”

One young financier even opened up recently and admitted: “We don't play by the same rules as everyone else.”

Famed investigator and Wall Street insider JL Yastine got a glaring example of this a decade ago.

Sitting in a meeting with one prestigious investor, JL was gifted a bizarre document — a stock market calendar that was *created in 1905*.

JL discovered that this simple calendar has accurately forecasted virtually EVERY catastrophic market crash ... including the 1929 depression, the tech wreck in 2000 and the 2008 crisis.

Plus, it predicted nearly every stock market boom as well.

And while few on Main Street have ever seen it or even heard of its existence, Wall Street has been using this calendar to profit for over a century.

As one brokerage president recently admitted: “No serious trader should have it far from his hands.”

But now, after a decade of secrecy, JL Yastine is coming forward to reveal this secret calendar to Main Street investors.

More importantly, JL teamed up with a rogue analyst to upgrade this secret Wall Street calendar.

This *new advanced calendar* (according to over 20,800 hours of historical data) could turn a stake of just \$10,000 into \$1.27 million ... *in just 15 minutes a month.*

JL says: “This project has utterly eclipsed everything I’ve come across during my three-decade career, making mincemeat of a buy-and-hold strategy.”

Part of the strategy, it seems, is to never lose money. Indeed, all the backtests show that this new advanced calendar would have made money, each and every year, for the last decade. (2008 and 2009 posted gains of 71% and 182%.)

In a new controversial video, JL reveals this new advanced calendar, and how anyone — from the first-time investor to veteran — can harness their breakthrough creation.

“I couldn’t stay silent,” JL says. “I had to make sure every investor has their hands on this calendar so that they *can* achieve their financial dreams, and do it without slaving away at their computers. If you can follow a simple calendar, you now have the very real ability to retire wealthy.”

The Government Refi Program Banks In Illinois Don't Want You To Know About

President Passed HARP To Provide A Boost To The Middle Class December 14, 2016

HARP Gives Homeowners a Once In A Lifetime Mortgage Bailout

A forgotten mortgage stimulus program that was passed by Obama to help the middle class has been uncovered. The program is called HARP, which stands for the Home Affordable Refinance Program. The program itself is totally free, and gives homeowners a once in a lifetime mortgage bailout. Like most government benefits this program will expire, but there is still time left for up to 700,000 qualified homeowners to take advantage. It's important that homeowners don't wait though as the program will expire this year. Calculate your new house payment and see if you qualify from our lenders »

HARP eliminates mortgage payments, reduces what homeowners owe, lowers interest rates

HARP is a program with no downside. HARP doesn't add any cost to your refi because it's a totally free government program, and it helps qualified homeowners get better, more affordable mortgages. Homeowners have used HARP to eliminate up to 15 years of mortgage payments, cut their interest rates in half, or even to just simply lower their monthly payments and save up to \$3,000 a year.

How To Get A HARP Loan

To help homeowners find banks that offer HARP refinances, services such as LowerMyBills are available. LowerMyBills is a completely free service that many homeowners love because it helps them easily compare multiple lenders at once. It only takes about three minutes to use their easy online form, and their trusted network of lenders can help you calculate your new house payment and see if you qualify for HARP.

Select Your Age:										
-25	26	27	28	29	30	31	32	33	34	
35	36	37	38	39	40	41	42	43	44	
45	46	47	48	49	50	51	52	53	54+	
Select Your Mortgage Balance:										
<input type="radio"/> \$80,000 - \$200,000										
<input type="radio"/> \$201,000 - \$400,000										
<input type="radio"/> \$401,000 - \$600,000										
<input type="radio"/> \$601,000 - \$900,000 +										
Calculate New House Payment										

Why isn't everyone using this refi plan? Here's why...

Banks don't want homeowners to know about it because they hate what this program could do to them. HARP helps homeowners refinance at today's historically low rates and switch to 15 year fixed rate mortgages. That helps homeowners save up to \$190,000, which means homeowners who use HARP could take as much as \$190,000 out of banks pockets and put it back into theirs. Calculate your new house payment and see if you qualify from our lenders »

GOP unveils bill to block ObamaCare 'bailout'

BY PETER SULLIVAN - 11/18/16

A group of Republican lawmakers on Friday unveiled a bill to block the Obama administration from making certain payments to ObamaCare insurers that the GOP calls a “bailout.”

The measure from four Republican senators would prevent the administration from using an obscure fund to pay legal settlements to insurers that have sued over a shortfall in payments under an ObamaCare program called risk corridors.

The lawmakers are worried that on its way out the door, the administration will seek to shore up the finances of ObamaCare insurers by paying them the legal settlements.

The issue has declined some in prominence since President-elect Donald Trump’s victory, raising the prospect that ObamaCare could be repealed altogether. But the lawmakers say that even if the law is on the way out, they do not want payments made to insurers in the meantime.

“We are going to repeal and replace Obamacare but, in the meantime, the last thing Americans need is for the Obama Administration to sneak in one last bailout on its way out the door,” Sen. Ben Sasse (R-Neb.) said in a statement.

The other sponsors are Sens. Marco Rubio (R-Fla.), John Barrasso (R-Wyo.) and Mike Lee (R-Utah). Rep. Morgan Griffith (R-Va.) introduced a version in the House.

At issue is ObamaCare’s risk corridor program, which seeks to shift money among insurers to protect them from heavy losses in the early years of the health law. Not enough money came into the program, leaving a hole in insurer finances and contributing to premium hikes and some insurers dropping out of the marketplace altogether. Some insurers then sued for the rest of the money.

The new bill would block the administration from being able to get them at least some money through legal settlements.

It remains unclear whether the administration will even try to settle before it leaves office.

There had been some talk of attaching language in this bill to the year-end spending measure, but it is unclear whether that will happen. Republicans are now planning a stop-gap bill into early next year, not a bill for the full year.

CMS survey of patients under MIPS not likely to shed light

By [Virgil Dickson](#) | November 18, 2016

The CMS next year will ask Medicare beneficiaries how their providers are doing under new payment models aimed at improving the quality of care while lowering cost.

But because the survey is voluntary and because the agency has allowed providers to ease into the new models, critics say the survey may not offer much insight.

The agency is asking to survey only the patients of providers participating in the Merit-based Incentive Payment System, the less risky of two options available under the Medicare Access and CHIP Reauthorization Act. Advanced alternative payment models such as accountable care organizations which share in savings or losses depending on whether they meet clinical quality targets and lower healthcare spending below a certain threshold.

Most providers are expected to participate in MIPS over APMs. The CMS anticipates beneficiaries from 461 practices will respond to the survey, which would equal approximately 187,990 providers. An average response of 287 beneficiaries per practice is expected, which adds up to approximately 132,307 beneficiaries potentially weighing about the first year of implementation.

Survey results will appear on the Physician Compare consumer website, something that confused critics of the survey.

“It's unclear how posting this information will help consumers make an informed choice on a doctor to pick with so few groups responding,” said Anders Gilberg, senior vice president of government affairs for the Medical Group Management Association, which represents 13,000 practices.

To draw participation, the CMS said it will provide bonus quality points to providers that volunteer their patients to be surveyed.

In January, providers participating in the Merit-based Incentive Payment System will begin reporting data on four performance measures; quality, resource use, use of electronic health records and clinical practice.

The survey will include questions currently being used to evaluate doctors under the Physician Quality Reporting System such as if patients were advised about ways to prevent illness or consulted with on specific health goals.

The survey request needs to be approved by the Office of Management and Budget. The CMS did not disclose how much it would spend on the survey.

The fact that the CMS is proposing to use the PQRS survey is also a source of concern for providers who say that survey is flawed.

“All that survey does is assess the patient's satisfaction, or experience of care,” said Dr. Gregory Fuller, a family medicine practitioner and chair of the Texas Medical Association's Council on Health Care Quality. “It doesn't have anything to do with quality of care.”

Still, “It's another opportunity for MIPS practices to get a read on their performance,” said David Introcaso, senior director for Regulatory and Public Policy at the American Medical Group Association. “It's hard to argue against them doing this.”



House GOP eyeing major Medicare overhaul in 2017

BY SARAH FERRIS - 11/17/16 10:44

The head of the House Budget Committee said Thursday that lawmakers are eyeing an overhaul of Medicare next year.

Budget Committee Chairman Tom Price (R-Ga.) said he expects lawmakers to push forward with an overhaul “within the first six to eight months” of President-elect Donald Trump's administration.

He said it would be tackled through the budget tactic in the Senate called “reconciliation,” which allows major spending-related bills to pass the upper chamber without a veto.

“I think that’s probably in the second phase of reconciliation, which would have to be in the fiscal year 2018 budget,” Price added.

It's the first time that a House GOP leader has said officials are planning to fast-track an overhaul of Medicare in 2017.

It's unclear how far House Republicans will go in making changes to Medicare — a process that will especially tricky through reconciliation.

House Republicans have released a range of proposals, from eliminating the ObamaCare cost-cutting panel called the Independent Payment Advisory Board to a major shift that would phase out the publicly run program into private plans.

Overhauling Medicare has been a major goal for Speaker Paul Ryan (R-Wis.) since 2011.

Fiscal conservatives have also been eager for reform of the nation’s entitlement programs, which comprise the bulk of the federal mandatory spending not controlled by Congress.

Electing To ‘Opt Out’ Of Obamacare

By Ana B. Ibarra November 17, 2016

Steven Lopez has gone without health insurance for 15 years, and the Affordable Care Act hasn't changed his mind. Once again this year he will forgo coverage, he said, even though it means another tax penalty.

Last tax season, the 51-year-old information technology professional and his family paid a mandatory penalty of nearly \$1,000, he said. That's because they found it preferable to the \$400 to \$500 monthly cost of an Obamacare health plan.

“I'm paying \$6,000 to have the privilege of then paying another \$5,000 [in deductibles],” said Lopez, who lives in Downey, a suburb of Los Angeles. “It's baloney — not worth it.”

While millions of people have gained coverage through the Affordable Care Act, an estimated 28 million Americans remain uninsured. And preliminary data shows that about 5.6 million paid a tax penalty rather than buy health insurance in 2015, according to The New York Times.

In California alone, 3.8 million people under 65 remain without health insurance.

Now, amid the uncertain future of Obamacare in a Trump administration, some resisters like Lopez are feeling vindicated and other consumers simply don't see the need to sign up. Still others, according to Affordable Care Act advocates, are eager to take advantage of what will likely be at least one more year of subsidized coverage.

Doreena Wong, a project director at the Los Angeles-based nonprofit Asian Americans Advancing Justice, said consumers have already begun to express doubts on whether they should bother enrolling. That is despite redoubled efforts in recent days by the state and federal exchanges to encourage signups.

“I do think the election result will impact our ability to enroll as many people as we'd like to,” she said. “Some people may ask: If it's going to be dismantled, why sign up?”

Weiyu Zhang, a health educator and enrollment counselor with Asian Americans Advancing Justice, has enrolled 10 people since the election.

“Every single one has brought up the election and has expressed concern about signing up,” Zhang said. People are asking whether subsidies might go away and whether premiums will rise or fall, Zhang said.

“Based on my knowledge, there’s only so much I can tell them,” Zhang said. “What we know is that changes will not happen immediately, and if they want coverage in 2017, they should sign up.”

Getting rid of the ACA in its entirety on day one of the Trump administration is practically impossible, said Erin Trish, an assistant research professor in public policy at the University of Southern California. Although Republicans to date have offered no official replacement plan, what’s expected is a different approach with a less regulated health insurance market, Trish said.

Even before the election, health policy experts believed the 2017 enrollment period, which ends Jan. 31, would be key to determining the future of Obamacare.

“Would people enroll? Would premiums stabilize after this year and increase at a normal pace? What would the risk pool look like?” were questions experts were already asking, Trish said. “But this election has definitely thrown things for a loop.”

She said the election’s effect on this year’s open enrollment period could go either way. Rather than opting out, many people might consider it important to get covered in case ACA replacement options hinge on whether people had coverage in place, Trish said.

According to the U.S. Department of Health and Human Services, more than 100,000 people signed up for coverage the day after the election.

“Maybe people see this as one last opportunity, or perhaps they want to show their support for the ACA,” Trish said. “Who knows?”

Lopez said repeal is fine with him. Being penalized for not being insured is absurd, he said.

“We should not be forced to buy health insurance. The government should not be in the business of forcing us to buy anything,” he said.

Yet, even as a critic, Lopez does see some positive in the health law. He believes getting rid of the preexisting condition exclusion, for example, was a good thing.

So what happens if Lopez becomes ill? He must pay out of pocket.

Last year, he needed a colonoscopy. The best price he found was at a community clinic, where the procedure would cost him \$2,000.

Not satisfied with the price, he traveled south to Tijuana. There, \$2,000 covered a lot more: the colonoscopy, an electrocardiogram and hemorrhoid surgery, which he had been putting off because of cost.

If necessary, he'd do it again, he said.

For most Americans, cost continues to be the top barrier to health coverage. In 2015, 46 percent of uninsured adults of varying ages, ethnicities and income levels said they didn't have coverage because it was too expensive, according to a Kaiser Family Foundation survey. (Kaiser Health News is an editorially independent program of the Kaiser Family Foundation.)

Kathy Eller, 56, a janitor from Paducah, Ky., hasn't had insurance for more than a decade, and she plans to opt out this year as well, she said. Sometimes she worries about her health, but not enough to pay a \$250 monthly premium, which is what the most affordable Obamacare plan would cost her, she said.

"I smoke way too much and I'm overweight," Eller said. "I go to the doctor once every six months for my high blood pressure medication and only pay \$50 for it."

Before she lost her employer-based coverage 10 years ago, Eller underwent several surgeries for a skin infection caused by a bacteria known as MRSA.

If she were to get severely ill again, she wouldn't be able to pay for it, and she doesn't think she'd seek treatment.

"The way I see it, I'm 56, and my family doesn't live very long — into their 60s, maybe 70s," she said. "I wouldn't want to put that financial burden on my husband, he doesn't need that."

Last tax season, Eller was fined close to \$800 for not having health insurance. Eller said she is indifferent to the possible repeal of Obamacare. "It hasn't helped me much, but I know it's helped a lot of people," she said.

Shannon Drees, 26, a student from Orlando, Fla., hopes possible reversal of the Affordable Care Act could lower premiums for young, healthy people. She has not had health insurance since she was 21, when she was dropped from her parents' plan before the ACA provision allowing young adults to stay on those plans until age 26 took effect.

"I don't have outstanding health issues, it's much cheaper to pay a penalty," she said.

Last tax season, she was fined \$500. That's still less expensive than the estimated yearly cost in premiums for plans she looked into, she said.

Many of her friends, about the same age, are in the same boat. Unless they are covered by an employer, they are not insured, she said. She said she does not visit the doctor much and uses Planned Parenthood for birth control.

"For me, it's about the math," Drees said of getting health insurance. "Hopefully one day I'll be able to afford it again."

This story was produced by Kaiser Health News, which publishes California Healthline, an editorially independent service of the California Health Care Foundation.

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