



2021 Health Insurance Plans For Open Enrollment in Fort Myers and Lee County, FL

Smarter Health Options provides intelligent technology and personalized advise so individuals can get the perfect plan for the 2021 Open Enrollment Period.

FORT MYERS, FLORIDA, UNITED STATES, October 30, 2020 /EINPresswire.com/ -- Smarter Health Options which provides intelligent technology and personalized advise so individuals always get the perfect plan is gearing up for the 2021 Open Enrollment Period.

The ACA "OBAMA CARE" Open Enrollment Plans runs from November 1, through December 15, 2020 and the entire market place plans will be available to individuals looking to change employer plans, looking for new plans, or just need health insurance coverage.

Smarter Health Options specializes in policies designed for the way a person lives by providing [Short Term Health and Supplemental Insurance Coverages](#) and now ACA "The Market Place Plans" starting November 1, 2020.

Terence S. Phillips is the founder of Smarter Health Options and has been in the accounting, finance, banking, insurance, auditing, and real estate arena for over 35 years.

Since graduating from Hampton University in 1989 with a Bachelor of Science degree in Accounting/Finance; Terence has seen the ups and downs of the financial markets, housing crises, and economic distress over the past few decades. He also experienced his own challenges during this time. However, he was able to not only survive, but thrive during this time with the help and guidance of his Lord and Savior Jesus Christ!

Terence also has a Master's Degree in Education from the University of Phoenix, is a Licensed Insurance Agent and also holds various certificates in Customer Service, Management Training, Sales and Marketing. He has hands-on experiences and training in Automotive/RV Finance, Budgeting, Governmental Accounting, Sales/Marketing, Taxes, Real Estate, and Financial Planning/Budgeting.

Feeling the need to branch out further, and share his God given gifts, experiences, and testimony in this Financial Market, TSP Financial Group was birthed and a dream became reality. During many of Terence's networking encounters, a brand new business relationship was birthed with Assurance IQ, Inc., to provide the Smarter Health Options insurance platform.

When it comes to preparing for the future it's important to work with someone who has the foresight and proven experience to help you navigate life's changes successfully.

That's where Terence and Smarter Health Options comes in. Whether you're just starting out, growing your business, getting ready for expansion, or looking for a way to protect all that you've worked for, Terence and Smarter Health Options can help an individual find the right solutions to make the most of today, tomorrow, and the years to come.

Smarter Health Options can give a business a strong start. No one said starting out would be easy. But with proper guidance and some smart decisions, you'll be surprised at what you can accomplish. Terence would love to talk about what you'll need to reach your business goals. Starting out on the right foot and working with someone you can trust and get the job done can make a big difference. If needing major project financing, working capital, a business loan, a real estate loan, a construction loan, a church loan, or any of our other specialized products and services - Terence can help you!

Terence is ready to help you and your business achieve your dreams and goals. Smarter Health Options and Terence are a Jesus lead company with high conducts, standards, and morals. Terence promises to never mislead you or tell you something that is not true, as he is eyeing his rewards in Heaven and is here to help and serve individuals and businesses and to make a difference in our community and in the world.

Contact Terence to find out what he can do to help you and your business.

Terence is a Licensed Insurance Professional and is Not Licensed In All jurisdictions. Currently, he is Licensed in 38 States in the Country.

Terence services the following states: Alabama, Arizona, Arkansas, Colorado, Connecticut, Delaware, District of Columbia"DC", Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, Wyoming, and his Residential State of Florida.

License Numbers: Florida License No. W472774 | NPN# 18727754 | Agent Code# CLH12509412
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