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# THE SBRA COMMUNITY A MINDSET FOR SUCCESS



**By Gary Seibert, CEO,  
Small Business Resource Association**

At a recent networking event, I asked the attendees what their plans were for becoming more successful. Before answering, they needed to think about what success meant to them and then address success from a personal and business perspective. What I was really trying to get them to think about was whether they were satisfied with where they were at the moment or whether they felt something was missing and needed to be improved upon.

Sometimes we get to a point where we feel like what we are doing is good enough, or that we are not able to achieve more. We have maxed out our abilities and capabilities and we are just where we are meant to be. Think about this quote, "IF YOU ONLY DO WHAT YOU CAN DO – YOU WILL NEVER BE ANY BETTER THAN YOU ARE NOW." So often we allow our thoughts to control our words and then our words become our actions. "I'm just not smart enough," "I'm just not good enough," "I don't have enough time, money, experience," "If I only..." and the list goes on with all the reasons you cannot be any better than you are now.

The end result of this thought process is that you will most likely remain being the person that you think you are and you will only achieve what you think you can. Your mind will determine your destiny and any thoughts of bettering your personal and business success will be held captive.

Self-awareness leads to self-compassion which will trigger actions that will create change. In other words, a positive mindset is the key to most people's successes. You can either have a FIXED MINDSET or a GROWTH MINDSET. Let me show you how this works.

YOUR LIFE	FIXED MINDSET	GROWTH MINDSET
CHALLENGES	Avoidance	Embrace
OBSTACLES	Give up easily	Persist in the face of setbacks
EFFORT	See effects as fruitless	See efforts as a path to success
CRITICISM	Ignore useful negative feedback	Learn from criticism
SUCCESS	Feel threatened by success of others	Drives hunger for more

The chart explains how a Fixed Mindset versus a Growth Mindset deals with everyday CHALLENGES in your life, views and handles OBSTACLES that block your growth and success, allows your EFFORTS to guide your achievements, protects you from CRITICISM and allows you to achieve the SUCCESS, whatever that might mean to you, that you are striving for.

Self-Awareness is knowing who you are and what you are good and not so good at, and being OK with that knowledge. Self-Compassion is being kind to yourself, not beating yourself up. Your Growth Mindset opens the doors to your success by saying "I haven't reached my goal – YET, "It's OK, let's just do it" or "I want to do it because..."

Reward your Growth Mindset by setting goals that are realistic and attainable, break those big goals into steps and celebrate the success of each step as you travel that journey.



# SBRA Business Spotlight

**Café FOLINO**  
BREAKFAST - LUNCH

**Wyomissing location**  
951 Hill Ave Suite 3,  
Wyomissing, PA 19610  
484-709-2047

**Temple location**  
1007 Mount Laurel Road,  
Temple, PA 19560  
610-750-6391



Café Folino was founded by Joe Folino in 2023 and is now owned by Fabrizio Folino, a third-generation entrepreneur. Café Folino brings Italian café culture to Berks County through family recipes, specialty espresso, nitro cold brew, and a breakfast and lunch menu with something for everyone, from signature French toast to the new Folino Burger. Now with two locations, Wyomissing and Temple, the Folino family is proud to serve and grow alongside their community.

Website <https://cafeolino.com/>



# WHAT EVERY SMALL BUSINESS OWNER SHOULD KNOW ABOUT

## HEALTH COVERAGE OPTIONS IN PA

### A Comprehensive Guide

#### Health Coverage Options

As a business owner, or contractor, when it comes to insuring one's self and one's family in Pennsylvania, most people assume there are really only two options: Enrolling in an **Employer Sponsored Group Health Plan**, or enrolling in an **Individual / Family Health Plan** as mandated by the Affordable Care Act. In Pennsylvania however (and in several other states, **there's a third category** that many healthy business owners don't even know exists! **Medically Underwritten "Non-Qualifying" Health Plans**. If you can enroll in Employer Sponsored Group Health Plan, it is likely the best choice because it offers **lower premium costs** (as employers typically subsidize a large portion of the cost) and **significant tax benefits**, so this article focuses on the later 2 choices.

#### ACA (Affordable Care Act) Coverage?

The Affordable Care Act (ACA), often called Obamacare, is a comprehensive Federal law enacted in March 2010 meant to **increase the number of Americans with health insurance** while **decreasing the overall cost**. ACA plans are regulated by **federal law** and are offered through **marketplaces**. These plans must accept all applicants, regardless of health status, and cover a set of "essential health benefits." Premiums are based on Age, Zip Code, Tobacco use, and Income ONLY.

- **Guaranteed Acceptance:** No medical underwriting; all applicants are accepted.
- **Comprehensive Coverage:** Includes "essential" health benefits such as preventive care, maternity, mental health, and more.
- **Pre-existing Conditions:** All are covered, with no exclusions or waiting periods.
- **Subsidies Available:** Income-based subsidies can make premiums more affordable.
- **Cost:** Premiums are generally higher (as underwriters must ASSUME you'll need a certain level of care for pre-existing conditions and chronic illnesses like Cancer and Diabetes).

#### What Is Medically Underwritten Health Coverage?

As "**Non-Qualifying**", Medically underwritten coverage is NOT available via the marketplace, and is priced based on one's HEALTH as opposed to one's WEALTH, and they are NOT required to accept everyone.

- **Eligibility:** Based on health status; healthier individuals may receive lower premiums.
- **Customization:** Plans can be more tailored to individual needs and risk profiles.
- **Cost Savings:** Generally less expensive than ACA plans with comparable protection
- **Limitations:** Pre-existing conditions may be excluded or result in higher costs. Coverage may be denied for some applicants.

#### Key Differences at a Glance

Medically underwritten coverage and ACA coverage differ in several important ways.

**Applicant acceptance** is not guaranteed with medically underwritten plans, while ACA coverage guarantees acceptance for all applicants.

**Coverage of pre-existing conditions** is often limited or excluded under medically underwritten plans, whereas ACA coverage fully covers pre-existing conditions.

**Premiums** for medically underwritten plans are based on health and age. ACA premiums are based on age, location, and tobacco use.

**Plan customization** is generally high with medically underwritten coverage, allowing for greater flexibility. ACA coverage is more standardized.

**Essential health benefits** may vary under medically underwritten plans, while ACA plans are required to include essential health benefits.

Medically underwritten coverage does not offer **subsidies**. ACA coverage may qualify for income-based subsidies.

#### Pros & Cons

- **Medically Underwritten Coverage**
  - Lower premiums for healthy individuals
  - Greater plan flexibility
  - Risk of denial or high costs for those with health issues
  - May not meet all coverage needs
- **ACA Coverage**
  - Comprehensive, standardized benefits
  - Protection for all, regardless of health
  - Higher costs
  - Subsidies available for qualifying incomes

#### Scenarios: Which Option Is Right for You?

- **If you're healthy and want lower monthly premiums:** Medically underwritten may offer savings.
- **If you have pre-existing conditions or want comprehensive protection:** ACA coverage ensures you get the benefits you need, with no exclusions.
- **If you qualify for subsidies:** ACA coverage may be more affordable than anticipated.

#### Questions to Consider

- What is your current health status?
- Do you require coverage for specific conditions or treatments?
- Is budget or comprehensive coverage more important to you?
- Do you qualify for ACA subsidies?
- Would you prefer a fully customizable plan or standardized coverage?

#### Ready to Explore Your Best Option?

Choosing the right health coverage doesn't have to be overwhelming. Every situation is unique, and the best plan depends on your health, budget, and long-term goals.

**We offer no-cost, no-obligation consultations to evaluate your options and help you make an informed decision.** Together, we'll review your situation and needs, compare available plans, and identify the solution that delivers the best value and protection for you and your family.



**Evan Markwood**,  
Licensed Agent,  
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**Schedule your free evaluation today and get clarity on your health coverage choices.**

**Just scan the code to schedule and I'll call you at your scheduled time!**



<https://meetings.hubspot.com/evan-markwood>

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