INSURED AMERICAN & FAMILY

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The ACA Marketplace, Coverage Under 65

Plain-English guide to Healthcare.gov plans

Buying coverage on your own? Not on an employer plan? Might qualify for a subsidy? This is for you.

WHAT IT IS

The ACA Marketplace (also called the "Exchange" or Healthcare.gov) is where individuals and families under 65 buy private health insurance, with the option to qualify for government subsidies. Plans must cover 10 essential benefits, including hospital, doctor, prescriptions, and preventive care, with no denials for pre-existing conditions.

WHO IT'S FOR

Individuals or families who need coverage for
pre-existing conditions.

Lower-income families who qualify for a subsidy.
Employer's coverage is too expensive for the whole

family.
A specific provider in your network requires a Marketplace plan.

HOW IT WORKS

Plans sorted into metal tiers: Bronze, Silver, Gold,
Platinum.

APTC (Advance Premium Tax Credit) can lower your
monthly premium based on household income.

Open Enrollment runs Nov 1, Jan 15 each year.
Outside Open Enrollment, you need a Special Enrollment Period (job loss, marriage, baby, move, income change).

THE 3 THINGS PEOPLE GET WRONG

1. **"I make too much to qualify for help."**
Subsidy eligibility depends on age, household size, location, AND income, not just one number. Family situations change. Even if you didn't qualify in past years, it's worth running the numbers again.

2. **"Bronze is always the cheapest."**
Once subsidies are factored in, Silver is often cheaper AND comes with better cost-sharing if you qualify for Cost-Sharing Reductions (CSRs).

3. **"A Marketplace plan is just like my old employer plan."**
Not quite. Without a subsidy, Marketplace plans typically have the highest premiums, smallest networks, and highest deductibles in the individual market. With a subsidy, they can be the best deal in town, without one, there are private-market alternatives worth a look.

WHEN TO CALL CRAIG:

Always. A wrong subsidy estimate = surprise tax bill. A wrong plan = wrong network and surprise out-of-network bills. Working with a licensed agent costs you nothing, and getting it right matters.

Need health coverage under 65? Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

Don't go underinsured when you can be Insured AF.

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