INSURED AMERICAN & FAMILY

VETERAN / FAMILY OWNED & OPERATED

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Group vs. Individual Coverage

Take the employer plan, or shop on your own?

Just because your employer offers it doesn't mean it's the best option for your family.

WHAT IT IS

Many employees automatically accept whatever their employer offers, sometimes that's the right move, sometimes it isn't. The decision depends on the employer's contribution, how the plan covers your family, and whether you'd qualify for a subsidy on the Marketplace. Federal "affordability" rules can also affect whether your family can get subsidies even when you have an employer offer.

GROUP COVERAGE (Employer Plan)

- Employer pays a portion of the premium, often 50%+ for the employee.
- Simpler enrollment, often broader provider networks.
- ACA-compliant by default.
- Cost for adding family can be steep if employer doesn't subsidize dependents.
- Locked in for the plan year (with limited mid-year change options).

INDIVIDUAL COVERAGE (ACA or Private)

- Full plan choice, pick the plan, network, and tier you want.
- Subsidy potential if your household income qualifies (and employer affordability test allows).
- Portable, moves with you if you change jobs.
- You pay 100% of the premium (minus any subsidy).
- Annual ACA Open Enrollment runs Nov 1, Jan 15.

THE 3 THINGS PEOPLE GET WRONG

1. **"Group is always cheaper."**
Often true for the employee, not always for the family. Group plans can be punishing on family coverage if the employer doesn't subsidize dependents.

2. **"I have to take what HR offers."**
You can decline group and shop ACA, but if your employer's offer meets the federal "affordability" test, your family may not qualify for ACA subsidies. Run the math both ways.

3. **"It's the same coverage either way."**
Different networks, different formularies, different copays, different out-of-pocket maximums. Same word, different products.

ALWAYS COMPARE:
When you receive an employer offer, or at annual open enrollment, take the time to compare against ACA. The right answer isn't automati

Take the employer plan, or shop on your own?

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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