INSURED AMERICAN & FAMILY

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Self-Employed Health Insurance

Options for freelancers, gig workers, and 1099 contractors

No employer plan, no problem, here's how to cover yourself.

WHAT IT IS

When you're self-employed, you don't have an HR department handing you a benefits packet, you have to build your own coverage. Several paths exist: the ACA Marketplace (with potential subsidies), private market plans, a spouse's employer plan, COBRA continuation from a former job, or non-insurance arrangements like health share programs. Each has trade-offs.

YOUR REAL OPTIONS

ACA Marketplace, Subsidy potential based on
household income. Best deal for many.

Private market plans, Off-exchange. No subsidies.
Different network and pricing options.

Spouse's employer plan, If available, often the most
cost-effective for the family.

COBRA, Continuation of a prior employer plan for up to
18 months. Full cost.

Health share programs, NOT insurance. Read
carefully before joining.

BUSINESS TAX BENEFIT

The Self-Employed Health Insurance Deduction may allow
you to deduct premiums from your taxable income.

Rules depend on your business structure (sole prop, LLC,
S-corp).

Doesn't apply if you (or your spouse) had access to an
employer plan.

Always check with your tax professional, this is general
info, not tax advice.

THE 3 THINGS PEOPLE GET WRONG

1. **"I can write off all my premiums automatically."**
   There are rules. The Self-Employed Health Insurance Deduction has eligibility requirements, and it doesn't apply if subsidized employer coverage was available. Talk to your tax pro before assuming.
2. **"Marketplace plans are bad insurance."**
   With subsidies, they can be the best deal in town. Without subsidies, weigh against private market alternatives. Both options exist for a reason.
3. **"Health shares are insurance."**
   They are NOT. Health share programs are religious or community-based, voluntarily-funded, and NOT regulated as insurance. No guarantee of payment, no consumer protections.

WHEN TO REVIEW:

Annually during ACA Open Enrollment (Nov 1, Jan 15), or anytime your business income or family situation changes.

Self-employed and shopping for coverage? 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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