



Your Health Insurance Options for 2022 Open Enrollment

ACA or NON-ACA

Which plan is right
for YOU?



ACA Plans

- Income is under \$95K for a family of 4 or
- \$20K for a single qualifies for subsidies
- Major pre-existing conditions
- Doctor/hospital choice doesn't matter

Non-ACA Plans

- Income is over the ACA thresholds (no subsidies)
- Minor pre-existing conditions
- Must have ability to choose the provider you want or already have
- Want to pay less and get lower deductibles and out of pocket costs

Group or Individual Insurance

Which kind is right for YOU?



Group Insurance

- Does not mean “good deal”
- Must meet participation requirements
- Employer must contribute to premium
- All pre-existing conditions covered

Individual Insurance

- Can be half the cost of group insurance
- No participation requirements
- No contribution is necessary towards employee premium
- Pre-existing conditions not covered

Deductibles and out-of-pocket costs



ACA Plans

- Generally with deductibles of about \$7,500/person
- Average out-of-pocket \$16-17K per year
- Office call co-pay
- Drugs covered AFTER deductible has been met
- Wellness covered 100%
- Basic coverage

Non-ACA Plans

- Generally with deductibles of about \$5,000/person
- Average out-of-pocket is \$10K per year
- Some contain office call co-pays
- Drugs are discounted only
- Critical Illnesses and Accident are covered 100%

Doctors and Hospitals



ACA Plans

- Most options are HMO
- PCP must be chosen
- Skinny networks
- No preference to providers

Non-ACA Plans

- Most options are PPO
- No referral or PCP needed
- Full networks
- Must have your own doctors and hospitals



Questions & Answers



NFIBhealthplans.com
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Thank You!