

Not All Health Coverage Is Built the Same

Independent guidance for families, self-employed veterans, and growing businesses.



Your premium is only one part of the mission.

A strong strategy also accounts for access, total risk, cash flow, and the people depending on you.

01 PROTECT YOUR FAMILY AND YOUR FUTURE

- ☐ Compare the network, deductible, maximum out-of-pocket exposure, prescriptions, and likely care - not only the monthly premium.
- ☐ Evaluate ACA-compliant, employer, and private options based on your health, income, family needs, and state availability.
- ☐ Use accident, critical illness, hospital, dental, vision, or life protection only when the layer solves a real gap.

02 BUILD SMARTER COVERAGE WHEN HEALTH CREATES OPTIONS

- ☐ Healthy applicants may qualify for medically underwritten choices with different pricing, networks, and benefit designs.
- ☐ High-income and self-employed families should compare total annual exposure, business cash flow, and long-term flexibility.
- ☐ Qualification is not guaranteed, and private plans may include exclusions or limits that ACA-compliant plans do not.

03 KEEP YOUR PEOPLE. CONTROL YOUR COSTS.

- ☐ For many companies with 1-50 employees, the strongest answer may be traditional group coverage, ICHRA, QSEHRA, Direct Primary Care, or an intentional combination.
- ☐ Build benefits around recruiting, retention, employee choice, affordability, administration, and compliance.
- ☐ Start with a workforce and contribution review before selecting products or promising a benefit.



VETERAN-OWNED | BROKER | FARMER | RETIRED ARMY OFFICER

Your decision supports a larger mission: helping veterans protect their families today while building future opportunities through agriculture and service.

Complimentary 15-Minute Protect Your WHY Coverage Clarity Call

No pressure. No one-size-fits-all quote. Start with your WHY, current coverage, and goals.

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