



5 EPIC FAILS

OFTEN MADE WHEN
LOOKING FOR A HEALTH
INSURANCE PLAN

1

FOCUSING ONLY ON MONTHLY PREMIUM COSTS

The premium, or monthly cost of your policy, is typically what people focus on when purchasing a healthcare plan.

CONSIDER THE DEDUCTIBLE

The deductible, which is the amount of money you will need to spend before your insurance begins paying for medical services.

HIGHER COPAYS

But policies with lower premiums and deductibles can have higher copays for certain types of doctors, greater prescription costs and other hidden costs that may hurt your wallet in the long run.

MAKE YOUR REVIEW

When picking a policy be sure to review each potential choice's "Summary of Benefits and Coverage" document to look for prices that may be a factor for you and your family.

2

NOT COMPARING PRICES

UTILIZING SEARCH ENGINES, SUCH AS

TRUECOVERAGE.COM

YOU CAN COMPARE THE COSTS AND BENEFITS OF MANY POLICIES AT ONCE,

SUCH AS

COPAYS

MAXIMUM OUT-OF-POCKET COSTS

PRESCRIPTION DRUG COVERAGE AND MORE

DEDUCTIBLES

PERCENTAGE OF COINSURANCE

USERS CAN ALSO SEARCH

THEIR CURRENT DOCTORS

SPECIFIC PRESCRIPTION DRUGS

CHECK FOR IN-NETWORK COVERAGE ON EACH PARTICULAR PLAN

3

OVER-INSURING OR UNDER-INSURING

Many healthy people will choose to either go without health insurance entirely or pick the most inexpensive plan possible in case of catastrophic circumstances only.

This is a very dangerous proposition, particularly during a pandemic and could result in crippling medical debt.

However, on the other side of the coin, many are over-insuring and don't even realize it.

Policies under the Affordable Care Act (ACA) have distinct levels: platinum, gold, silver, and bronze; platinum covers 90 percent of all medical costs, but **is it worth the cost to you?**



If you do not currently have any major health issues now, it is possible a cheaper plan in the lower metal levels may work for you.

COMPARE DIFFERENT POLICIES TO SEE WHAT IS RIGHT FOR YOU.

4

ASSUMING YOU DON'T QUALIFY FOR ACA SUBSIDIES

The ACA, also widely known as Obamacare, has now been renamed by many as Bidentcare due to his expansion of the program as the COVID-19 virus ravages the country.

This expansion, while temporary, is widely believed to likely be made permanent due to its popularity.

THE EXPANSION OFFERS



ACA premium tax credits to middle-class people who previously did not qualify for the ACA



Increased tax credits for low-income people who already qualified for the ACA

Plans are now widely available and often have FREE monthly premiums due to the subsidies.



Get monthly premium & tax credit quotes using the TrueCoverage simple search engine.

5

NOT TAKING ADVANTAGE OF THE ACA OPEN ENROLLMENT PERIOD



The ACA annually offers a brief period of time during which anyone can apply for their ACA premium tax credit, which can provide for free or low-cost health insurance for the following year.



If you do not take advantage of the annual Open Enrollment window:



You will have to either qualify for a Special Enrollment Period during the rest of the year

OR



Wait for the following year's Open Enrollment period to apply for health insurance

ACA Open Enrollment 2022

TrueCoverage.com

844-907-0743

FROM NOVEMBER 1, 2021 THROUGH JANUARY 15, 2022!