

# Your Guide to... Individual Health Insurance Group Health Insurance Medicare

Understanding how to manage **YOUR** Healthcare!



# About Us



I Sell Health Inc. has been serving the small business and self employed community since 2004. We are dedicated to educating consumers on methods of insurance including Affordable Care Act (Obamacare) plans as well as Alternative plans known as Non-Obamacare. We help design plans based upon our clients needs. We educate consumers on the cost of care and understanding free market solutions. This provides you with the most choice and the lowest cost. While based in Illinois, we also service Indiana, Wisconsin, Iowa, Nebraska, Ohio, Michigan, Pennsylvania, Georgia, South Carolina, Florida, and Texas.

# Individual Health Insurance

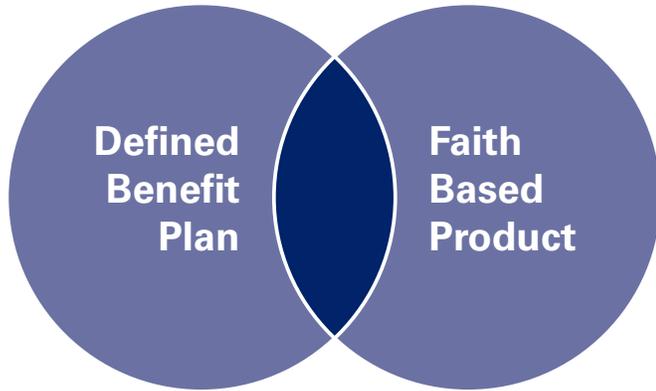


**Plans purchased by individuals not eligible for insurance through their job. There are generally four ways to obtain individual coverage.**

- **Affordable Care Act Plans** — These plans are purchased either on or off the Health Insurance Marketplace (exchange). They are managed by the government, but offered through private Health insurance companies. These plans have no underwriting and there are not pre-existing condition limitations. These plans can be enrolled in only during the Annual Open Enrollment Period (November 1– December 15) each year, unless you have a qualifying event, in which case you may qualify for a Special Election Period. With these plans, depending on your income, you may qualify for an Advanced Premium Tax Credit, to offset the cost of the insurance based upon your income. If you make too much or too little you will not qualify for the tax credit.
- **Short Term Medical Plans** — Depending on your state, these plans are available for between three and twelve months. Some states let you renew them for up to three years, but some states do not allow you to renew them at all. These are effective for those who need coverage for a short amount of time, or combining with an indemnity plan for more coverage. These plans are underwritten and are not guaranteed to be renewed.
- **Faith Based Products** — THESE ARE NOT INSURANCE. A Faith based product consists of people of like mind who believe in helping people share the cost of their medical care. This can be a valuable concept, but should be combined with a fully insured product. Faith based products should not be your only form of medical asset protection.
- **Defined Benefit Plans (Indemnity Plans)** — All defined benefit plans are different. A defined benefit plan pays a specific amount of money for each service. When purchasing these plans it is important to know the cost of care. These plans are underwritten, so you will need to medically qualify. These are often time half the premium of an ACA plan.

# The Pro Life Health Plan

The Pro Life plan is a hybrid of a fully insured Defined Benefit plan and a Faith Based Product. The two combined create a plan that is well constructed and minimizes risk at the time of claim.



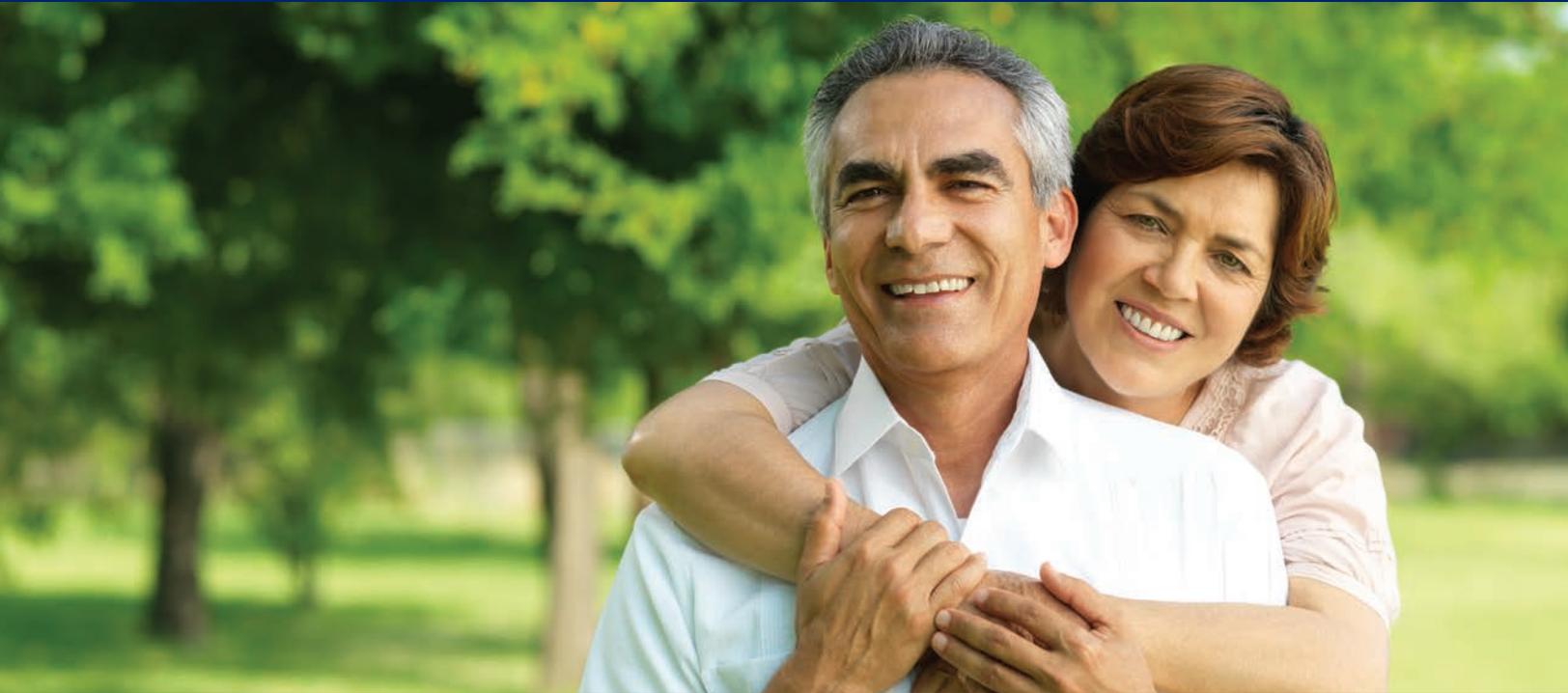
The Defined benefit plan provides coverage for medical expenses such as...

- Hospital Confinement
- Hospital Intensive Care Unit
- Rehab/ Skilled Nursing
- Outpatient Surgery
- Doctor visits
- Lab/X-Ray/ MRI

The Faith Based Product provides an umbrella type coverage and creates a cap on expenses.



# Important facts about Non-ACA Plans



**Any plan that is a non-ACA plan, whether on or off the marketplace, works differently. These differences are important to understand to be sure these plans are a good fit for you and/or your family.**

- **Underwriting**— Non-Obamacare plans are underwritten, which means you must qualify for the plan based upon your health history. Just like when you apply for a loan a bank checks you credit, a health insurance company will determine if you are a good risk based upon your health history. Not everyone can qualify for an underwritten plan, but this does greatly reduce the cost of health insurance for you.
- **Pre-Existing Conditions** — They will contain a pre-existing condition clause, which means anything you have been treated for in the past twelve (12) months may not be covered under your new plan for a period of time, if ever. Some pre-existing conditions such as serious on-going health issues could prevent you from being accepted. We will work with you to determine what pre-existing conditions should be a concern and if the new plan is a good fit for your situation.
- **Some items are NOT covered** — Any non-ACA/ Obamacare Plan will have some exclusions or limitations, which are things NOT covered under the plan. The most common are pregnancy, mental illness, physical or speech therapy, voluntary abortions, and cosmetic surgery. Most non-ACA plans will have limited preventive care coverage.
- **Term vs. Permanent Coverage** — Short Term medical plans are only good for a specific period of time, which could be 3 – 12 months (depending on the State). Once this term expires, you will need to re-apply and be accepted based upon the underwriting guidelines. Permanent plans are those that you can keep as long as you want and are not impacted by any health conditions.
- **Change of Add Anytime** — You can switch to a non-ACA/Obamacare Plan at any time. There are no enrollment periods.

# Other Services Offered...

- **Group Health Insurance** — Group Health plans are for small companies with a minimum of two employees. These plans often times have more benefits included and many are not subject to underwriting.
- **Medicare Supplement** — Medicare Supplements are for those who are 65 and older or have qualified for Medicare due to a disability. Supplements are designed to fill the gaps in Medicare. Sometimes they are referred to as Medigap policies.
- **Life Insurance** — Life insurance types can vary by your needs, but in general it is to protect your families assets in the event of death. There is term life insurance which is a lower cost option, but expires at the end of a term. Permanent life insurance never expires as long as you pay your premium. Many permanent policies build cash value, which can be used as tax free retirement income. There are also policies known as Final Expense plans, which are permanent plans with a death benefit generally under \$25,000. This is used to cover your final arrangements.

