

Health Coverage Options

- **Option 1: ACA or Marketplace**
 - Runs on HMO or EPO Networks (Local Network Only)
 - Premiums based on taxable income
 - All Pre-existing conditions are covered
 - Have to renew every year
 - Full Coverage with copays and a range of deductibles
- **Option 2: Short Term Medical**
 - Premiums based off of age
 - Coverage Runs from 1 month all the way to 36 months long depending on the state
 - Renew after every term
 - PPO network (Nationwide Network)
 - Pre-existing conditions are never covered
 - Catastrophic Coverage
- **Option 3: Healthcare Sharing Plans**
 - Premiums are based off of age
 - Long term cost effective care
 - Waiting period for pre-existing conditions
 - PPO network (Nationwide Network)
 - Never have to renew plan
 - Full Coverage with lower deductibles and reasonable copays