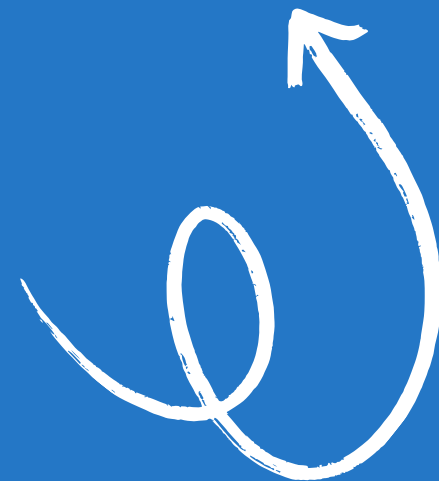


Real-World Coverage Scenarios

Training Presenter:



Overview of Scenarios

Helping agents match clients effectively



Key Topics

Coverage Decisions for Clients

Income Eligibility

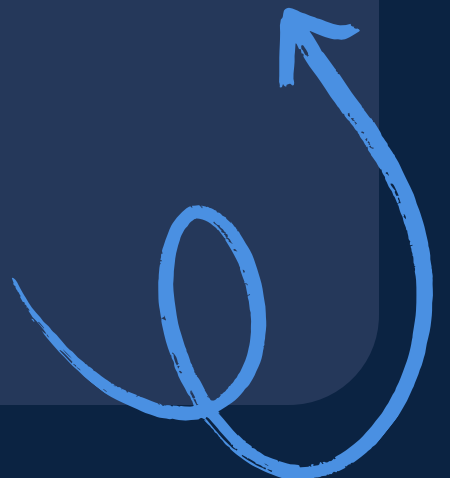
Understanding income and subsidy eligibility is crucial for agents, as it directly influences clients' options between ACA and private coverage, ensuring the best fit for their needs.

Health Status

Evaluating health status and underwriting processes helps agents determine the most appropriate coverage type, balancing guaranteed issue solutions against risk-based pricing to optimize client benefits.

Lifestyle Needs

Considering lifestyle and travel requirements is essential for selecting plans, as clients with frequent travel or unique needs may prioritize network flexibility and access to care across regions.



Family of 5, Healthy Coverage

A family of five with a combined income of \$100K is best suited for the ACA Marketplace. This option provides **subsidy eligibility** and predictable costs, making it an ideal choice for their needs.



Family of 2, Self-Employed

This scenario features a family with a **\$300K income** who are both healthy. The best fit for their needs is **Private coverage** due to better pricing and no subsidy eligibility.



Split Coverage for Mixed Health

A family earning **\$500K** faces unique challenges, with one member having a condition. They can achieve optimal coverage through a mix of **ACA** and private plans tailored to their needs.



College Athlete's Coverage Needs

A college athlete with no income frequently travels for competitions. The **best fit** is a Private PPO for its nationwide access, ensuring availability of healthcare wherever the athlete competes.



Travel Nurse Coverage Options

A travel nurse with a **\$40K income** working across multiple states requires flexible coverage. The best fit is either an ACA PPO or Private PPO to ensure comprehensive care and travel flexibility.



Student ACA-Compliant Coverage

This scenario focuses on a student with limited income who requires ACA-compliant coverage due to school enrollment. The best fit is the ACA Marketplace, ensuring compliance and affordability for necessary healthcare.



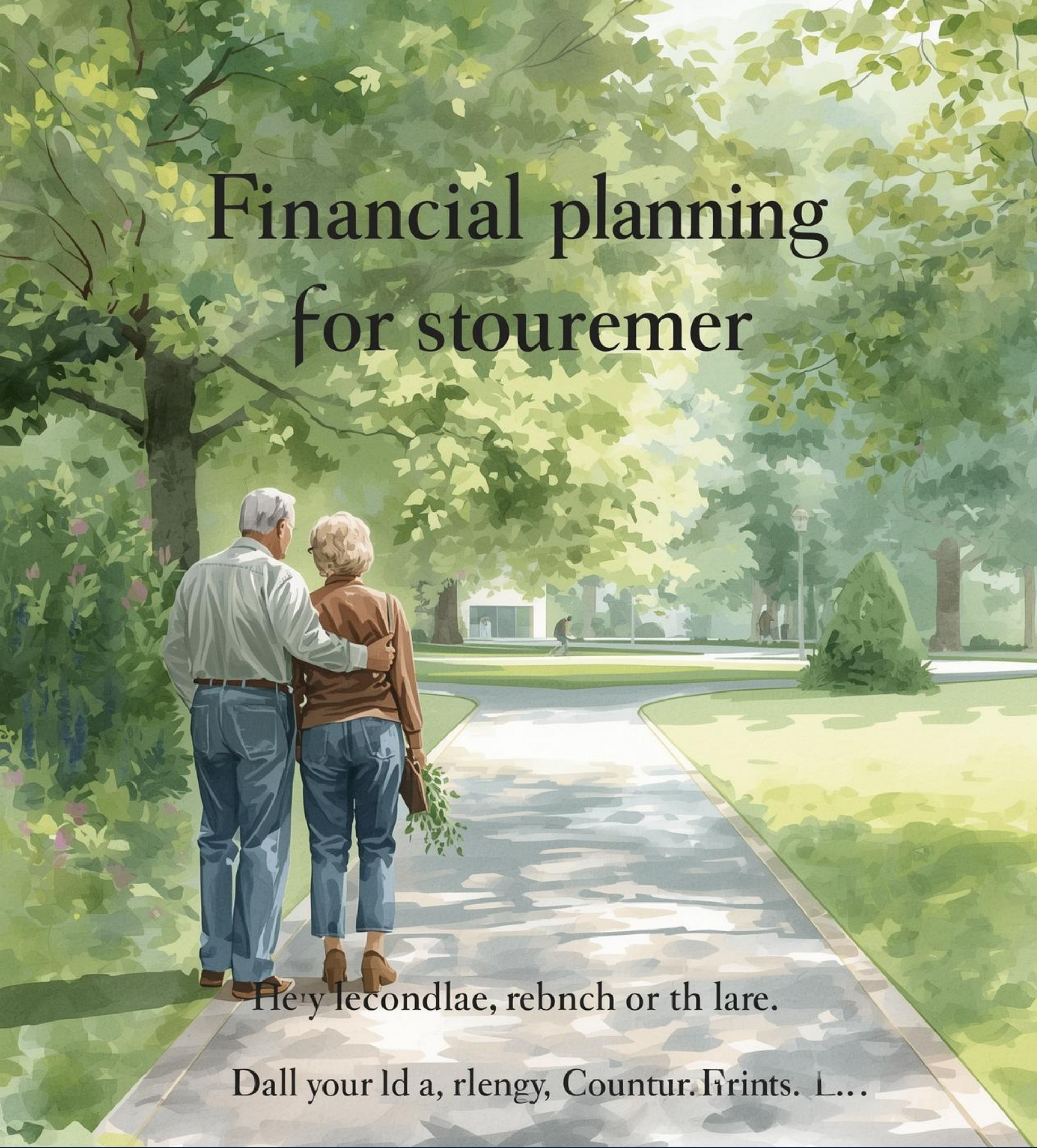
Single Adult with Employer Coverage

A single adult with an employer-offered plan is best fit for that coverage. Selecting this option avoids subsidy ineligibility and allows access to comprehensive benefits at full price for the ACA.



Early Retiree Coverage Options

An early retiree aged 60 with a **moderate income** of \$60,000 will find the best fit in the ACA Marketplace, focusing on age-based pricing and potential subsidy opportunities for affordable plans.



Financial planning
for stouremers

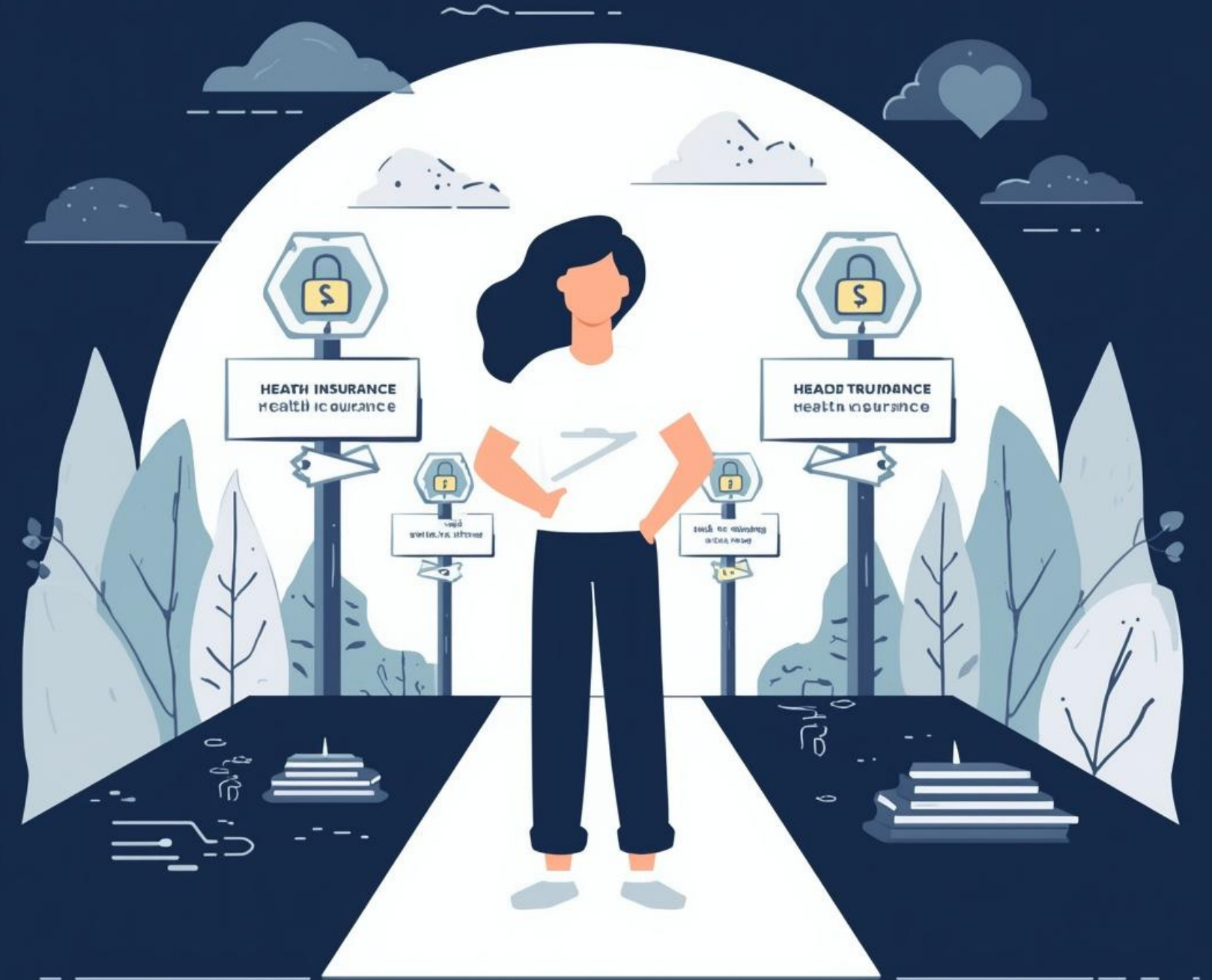
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Coverage for Young Adults

As the child turns 26, they lose eligibility for their parent's plan. The best fit is separate coverage, allowing for independent coverage options that meet individual needs and budget constraints.

Transitioned to Adult Health Coverage



High-Income Individual with Chronic Condition

A \$200K income individual with a chronic illness finds the **best fit** through the ACA Marketplace, ensuring guaranteed issue and comprehensive coverage options for essential health needs without underwriting concerns.



Agent Best Practices

Strategies for Effective Recommendations

To ensure clients receive the best coverage, evaluate **income, health, and lifestyle** factors together, transparently compare options, clearly explain recommendations, and document decisions accurately for compliance.



Key Takeaways

Core Points and Practical Application

Understanding client profiles is crucial. Focus on **subsidy eligibility**, **health status**, and **travel needs** to recommend the best coverage options, ensuring tailored solutions for each individual.

