

Need health coverage? Here's your step-by-step checklist.

Whether you need health insurance for yourself or your whole family, an individual health plan might be the right option. We created this checklist to help guide you so you don't have to spend countless hours researching plans or figuring this out on your own. We have a dedicated team of experts who will help you find a health plan that fits your unique health care needs and budget. Call **937.915.3563** to speak with an advisor today.

○ First, consider your situation.

Whether you are self-employed, looking for COBRA alternatives, need to bridge a gap in employer coverage, recently lost health coverage, or you need coverage before Medicare -- whatever your situation or age, RetireMed can help! A conversation with our advisors can bring you clarity to determine if an individual health plan is right for you or your family based on your needs and budget. We can also find out if you qualify for premium assistance based on your household income. Clients are often surprised at how affordable individual health plans can be when they speak with a RetireMed advisor.

○ Consider how long you'll need coverage.

Establishing how long you'll need coverage and the level of coverage you require will help determine which type of plan will be right for you. There are two main types of coverage: short-term plans and Affordable Care Act (ACA) plans.

Need immediate coverage, but don't qualify for a Special Enrollment Period? A short-term plan may be best. Looking for more comprehensive coverage? An ACA plan may be best.

[Learn more about short-term and ACA plans differences here.](#)

○ Consider your doctors and prescriptions.

"Am I able to keep my current doctor?" In most cases, yes. Short-term health insurance plans typically utilize larger PPO provider networks where you will pay less to see providers in their network and pay more if you go outside of their network. They usually do not cover pre-existing conditions or preventative care so it will be important to consider your individual needs when evaluating this type of plan. When it comes to ACA plans, most plans utilize smaller HMO networks of providers but offer much more comprehensive coverage including pre-existing conditions and preventative care. They may also be more affordable if you qualify for premium assistance based on your household income. Regardless of the plan type, our advisors will research your plan options, taking both your doctors and prescriptions into consideration, to find the right plan for you.

○ Schedule an initial consultation.

Why waste countless hours navigating the maze of family and individual health plans by yourself? In today's information overload, not all of it is truly helpful. When you talk to one of our expert advisors, they get to know your family's unique situation and needs. We'll advise on the best course of action based on your lifestyle, budget, and health needs, saving you valuable time and money. Plus, we'll help you gain a clear understanding of your plan options, and the best part is, it's all at no cost to you! Call **937.915.3563** to speak with a local advisor.

○ Receive a plan recommendation.

Your RetireMed advisor does all of the research and analysis for you. We will present a plan recommendation customized to your needs and budget—all you have to do is choose. That's it! We'll help you find the right health insurance plan for your needs and once you're a RetireMed client, you'll have access to year-round support to answer questions and help you navigate your new plan.