

WHO IS AN IDEAL CLIENT?

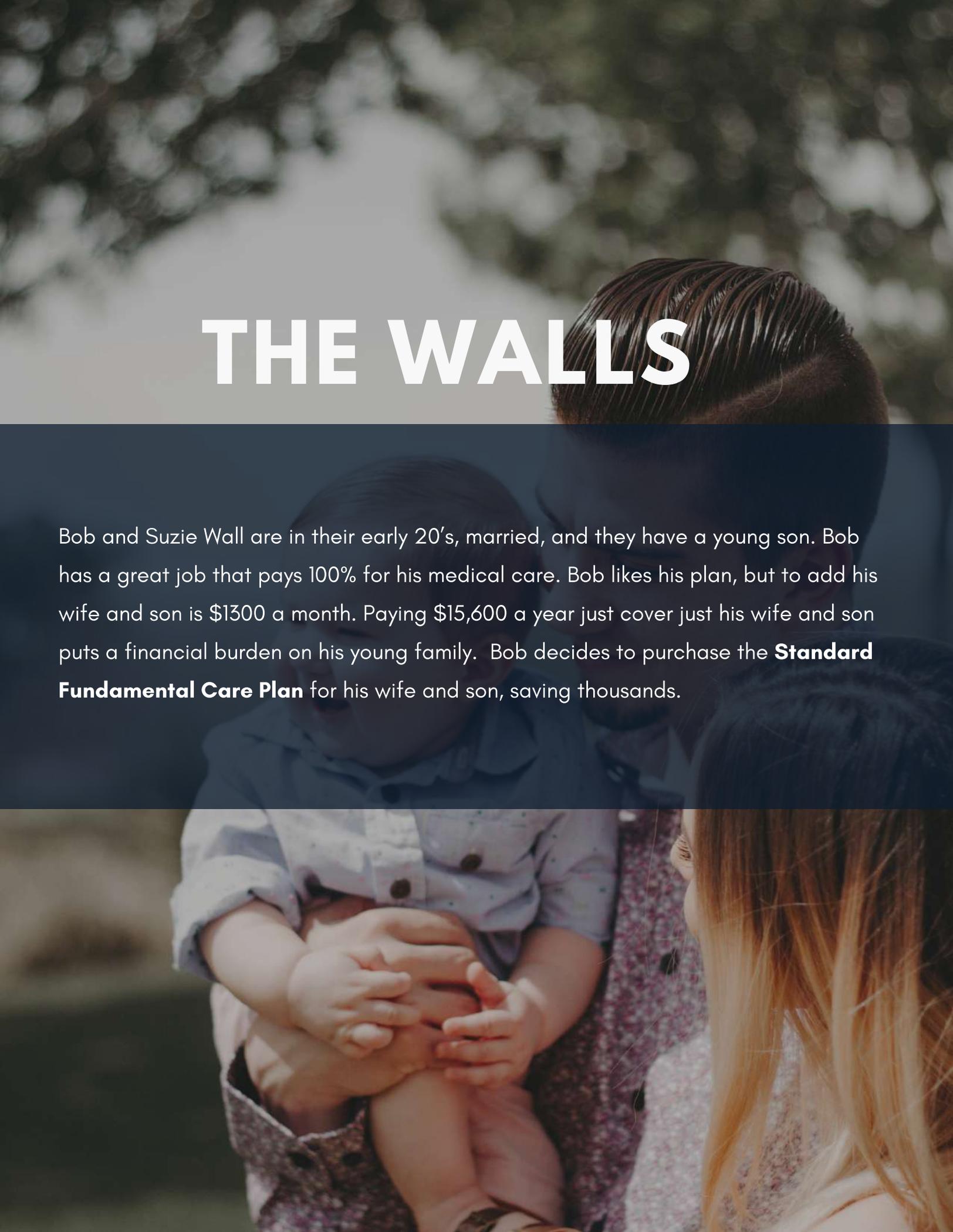
- Individuals or families that do not qualify for a subsidy through the ACA and have been paying too much for coverage that they find they don't use because of high deductibles.
- Employees that currently receive health insurance at work, but they cannot afford spousal or family coverage due to lack of employer subsidy for dependents.
- Someone that is young, single, and healthy. They do not see a huge need paying for coverage but know they need something to help out in an emergency.
- An individual that has coverage through work or on their own, but has a high deductible plan that makes them uncomfortable should they ever have to meet it.
- Small employers looking to reward their employees with an affordable plan that covers more than just preventive care only under an MEC.

IDEAL CLIENTS **COME**
IN MANY FORMS

THE SMITHS

Todd and Mary have two children, ages ten and twelve. They are mostly healthy and work together running their home-based business. They have a joint income of \$120,000 per year, putting them at 478% of poverty level and not receiving a subsidy through the ACA. Their premium for a silver-level plan would be \$1,529 per month or \$18,312 per year*. These premiums have been increasing and are really dragging them down. They are reasonably healthy and have not used the coverage much. They would like to still have coverage for a few day-to-day situations, and coverage if something major happens. **Fundamental Care Standard Plan with Critical Med** would be a great fit. This plan provides a few office visits through the year for each family member while still having coverage towards potential major expenses. **They also love that there is no deductible and have 24/7 access to MDLIVE.**

*Premium and subsidy information base on national average from <https://www.kff.org/interactive/subsidy-calculator/>

A photograph of a man with short, dark hair looking down at a baby held by a woman. The man is in the foreground, slightly out of focus, looking towards the baby. The woman is in the background, holding the baby. The baby is wearing a light blue shirt and pink pants. The background is a blurred outdoor setting with trees.

THE WALLS

Bob and Suzie Wall are in their early 20's, married, and they have a young son. Bob has a great job that pays 100% for his medical care. Bob likes his plan, but to add his wife and son is \$1300 a month. Paying \$15,600 a year just cover just his wife and son puts a financial burden on his young family. Bob decides to purchase the **Standard Fundamental Care Plan** for his wife and son, saving thousands.

RYAN

Ryan is 36, self-employed and very healthy. He has a steady, decent job, making \$45,000/year, but they do not offer employer coverage. He does not see a huge need for insurance, but knows with his active lifestyle and family history of cancer, he should have something. Through the ACA, he would receive a \$88/month premium subsidy. Leaving his premium for a silver-level plan at \$370/month, which is 9.8% of his income*. Not to mention the \$5,000 deductible the plan would have as well. Ryan decides to purchase the **Critical Med Standalone**. He never goes to the doctor but is comforted knowing he has coverage for 10 critical illnesses, inpatient hospitalization, as well as inpatient accidents.

*Premium and subsidy information base on national average from <https://www.kff.org/interactive/subsidy-calculator/>

THE JOHNSONS



The Johnsons are married with 5 children under the age of 18. All boys. Mr. and Mrs. Johnson both have coverage through their work, and the kids are covered through Mr. Johnson's employer plan. The coverage is good, and paid for by the employer, but, the deductible is high, and with 5 boys, there is a high chance of an accident and/or hospital visit. They would like to have a plan in place to help them meet the high deductible should something happen. The Johnsons decide to purchase the **Fundamental Care Gap Coverage** to assist in paying the deductible