

# The Self-Employed Health Coverage Guide

## Why Self-Employed People Overpay

- No employer contribution
- Rate hikes every year
- Income-based ACA pricing
- Limited group options

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## Best Coverage Structures for the Self-Employed

**Option 1** — Private Medically Underwritten PPO  
Best balance of:

- Cost
- Flexibility
- Nationwide doctors
- Hospital coverage

**Option 2** — Split-and-Save (ACA + Private PPO)  
Great for families where one member won't qualify for underwriting.

**Option 3** — Small Group Plan (if you have over 50 employees)

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## Tax Advantages

- Premiums deductible
- HSAs available in some setups
- Write-offs for dependents in family business structures

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## The Self-Employed Checklist

- Do you travel? → Need a PPO
  - Do you have unpredictable income? → Avoid ACA guesswork penalties
  - Do you want the BEST specialists? → Private PPO
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