

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

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)

Tax Advantages

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

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