

The Split-and-Save Method

How Families Lower Premiums 30–60% Without Losing Coverage Quality

Most families unknowingly overpay by lumping everyone into the same plan. But not everyone qualifies for the same type of health coverage, especially when one family member has pre-existing conditions or employer plan premiums have increased significantly when adding family.

Why Families Overpay

- One unhealthy member forces the entire family onto an ACA plan.
- Premiums skyrocket.
- Deductibles often exceed \$9,000 per person.
- Most families never question this.

The Solution

Step 1 — Identify which family members are healthy enough for private PPO

Those individuals can move to:

- Medically underwritten PPO
- Nationwide network
- Low out-of-pocket exposure
- Better benefits than ACA

Step 2 — Place non-qualifying member(s) on ACA or employer

This ensures:

- No medical underwriting
- Guaranteed coverage
- Possible tax credits
- Stable benefits

Step 3 — Combine both for maximum value

This cuts total premiums drastically while maintaining and often significantly improving coverage.

Example Case Study

Family of 4 — Florida 2026

- One parent with diabetes (needs ACA)
- Other parent + 2 kids healthy (qualify private PPO)

Before:

\$2,050/mo ACA

\$24,600 yearly

After Split-and-Save:

ACA for one parent: \$625

Private PPO for 3 healthy members: \$850

\$1,475/mo combined

Total: \$17,700/yearly

Yearly Savings: \$6,900

Alfano Insurance Advisors

Who This Method Is Perfect For

- Families with one member who has chronic conditions
- Self-employed families
- High-income households paying full ACA price
- Anyone who feels their ACA premium exploded
- Families with employer options that are very expensive

When NOT to Use This Method

- All family members have significant medical issues
- You qualify for heavy ACA subsidies
- Your medications require specialty coverage not available in private PPO
