

# 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
-