

PPO vs ACA — Side-by-Side Comparison Chart

Feature	Private PPO (Underwritten)	ACA Marketplace
Monthly Cost	Lower for healthy individuals	High unless subsidized
Networks	Large, nationwide, broad access	Often narrow or local
Doctor Choice	Excellent	Limited
Deductibles	Moderate	Often very high
Specialist Access	No referrals	Depend on Plan
Out-of-State Coverage	Yes	Limited
Rx Coverage	Good for generics	Strong for brand/specialty
Best For	Healthy individuals/families	Chronic conditions / subsidies
Worst For	Serious pre-existing conditions	High-income unsubsidized households