🏥 Switching from Workplace Health Insurance to ACA Marketplace Coverage

Presented by Deliver Jax
Your Health. Your Choice. Your Savings.

💡 Why Make the Switch?

Many people assume employer-sponsored insurance is their only option—but it's not always the best one. If your job-based coverage costs too much or doesn't meet your needs, the Affordable Care Act (ACA) Marketplace may offer better coverage at a lower price.

Here's why switching could be the smarter move:

- Affordability Rule: In 2025, if your monthly premium for self-only coverage exceeds 9.96% of your household income, it's considered *unaffordable* under ACA guidelines.
  → You may qualify for subsidized ACA coverage, even if your employer offers insurance.
- Special Enrollment: You can enroll outside the standard window if you:
  - Lose your job or health coverage
  - Retire or reduce work hours
  - Experience a major life event (marriage, birth, move)
- Family Coverage: ACA plans often offer more affordable options for dependents than employer-sponsored plans—and you can cover your entire household.
- Plan Flexibility: Choose from tiered options (Bronze, Silver, Gold, Platinum) to match your health needs and budget.

🧭 ACA Marketplace Benefits

- Income-Based Subsidies:
  - Premium Tax Credits lower your monthly costs
  - Cost-Sharing Reductions reduce deductibles and copays
  - Many people qualify for $0 premiums, $0 copays, and $0 prescriptions
- Comprehensive Coverage:

- Preventive care, prescriptions, mental health services, maternity care, and more
- No lifetime limits or denial for pre-existing conditions
- Access to broad provider networks—compare plans to find your preferred doctors

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📅 Enrollment Timeline

- Open Enrollment: November 1 – January 15
- Special Enrollment Period (SEP): Enroll within 60 days before or after losing employer coverage or experiencing a qualifying event

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✅ Tips for a Smooth Transition

- Visit deliverjax.com/health-insurance to check eligibility and compare plans
- Gather income documentation (pay stubs, W-2s, tax returns) for subsidy calculations
- Review your current coverage to identify must-have benefits
- Consider your deductible, copays, and prescription needs when selecting a plan

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🤝 Need Help? Deliver Jax is here to guide you every step of the way:

- ✅ Free consultations
- 🎉 Community enrollment events
- 💬 Personalized plan comparisons

📞 Call/Text: (904) 413-0060
🌐 Visit: deliverjax.com/health-insurance 📱 Follow: @DeliverJax on social media

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Your health coverage should work for you—not the other way around. Let Deliver Jax help you make the switch and start saving today.

Scan QR Code for website and for enrollment options