

Two Paths

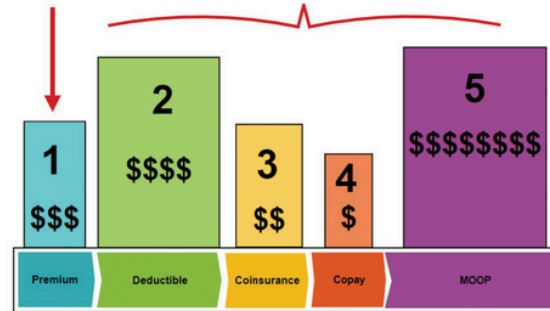
- ❖ Marketplace Pathway
- ❖ Direct Enrollment Pathway



Products and Services

- ❖ Learn about:
 - ◆ The two worlds in healthcare
 - ◆ The types of networks
 - ◆ The Special Election Periods
- ❖ To optimize your policy, ask about:
 - ◆ Premium Tax Credits
 - ◆ Cost Sharing Reductions
 - ◆ Subsidies
 - ◆ Discount Cards
 - ◆ Medicare Advantage
- ❖ Supplemental Products:
 - ◆ Multiple Risk Life Insurance
 - ◆ Defined Benefits Insurance
 - ◆ Defined Term Health Insurance
- ❖ Group Health Plans:
 - ◆ Health Reimbursement Arrangements
- ❖ Comprehensive Financial Planning:
 - ◆ Risk Management
 - ◆ Cash Flow Management
 - ◆ Income Tax Planning
 - ◆ Retirement Planning
 - ◆ Estate Planning

- 1. Advance premium Tax Credit (APTC)
- 2. Cost Sharing Reductions (CSR)



How Can We Help?

By understanding and applying the T.R.O.T. financial planning system when selecting a product under the Affordable Care Act you will be able to fully maximize your benefits.

We will make sure you understand what are the external forces that affect your healthcare management selection, and help you design and implement a plan that fully protects you and your family.

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The Affordable Care Act 2025

Mission

We provide adequately selected insurance and finance products of superior quality. We educate and add value to help you maximize accumulation and optimize economic realization.

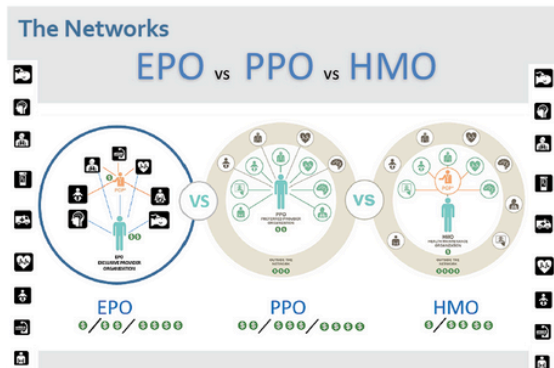
We help you progress towards total financial governance.

The two worlds for healthcare management under ACA

The World of No Subsidies	The World of Subsidies
<ul style="list-style-type: none"> ❖ Short Term Medical ❖ Multiple Risk Life Insurance ❖ Supplemental Coverage <ul style="list-style-type: none"> • Dental & Vision • Accident • Critical Illness • Cancer/Heart & Stroke 	<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> The World of no Subsidies Metallics </div> <div style="border: 1px solid black; padding: 5px;"> The World of Subsidies Metallics </div>

The Essential Health Benefits

Types of Networks: HMO/PPO/EPO



2025 Federal Poverty Level Chart with Cost Sharing Reductions

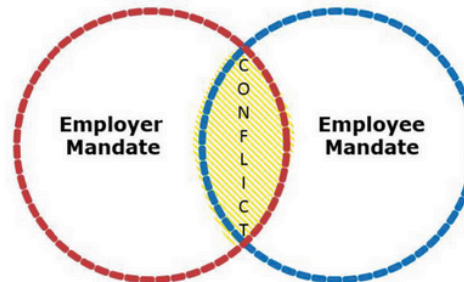
Household Size	100%	138%	150%	200%	250%	300%	400%
1	\$15,060	\$20,783	\$22,590	\$30,120	\$37,650	\$45,180	\$60,240
2	\$20,440	\$28,207	\$30,660	\$40,880	\$51,100	\$61,320	\$81,760
3	\$25,820	\$35,632	\$38,730	\$51,640	\$64,550	\$77,460	\$103,280
4	\$31,200	\$43,056	\$46,800	\$62,400	\$78,000	\$93,600	\$124,800
5	\$36,580	\$50,480	\$54,870	\$73,160	\$91,450	\$109,740	\$146,320
6	\$41,960	\$57,905	\$62,940	\$83,920	\$104,900	\$125,880	\$167,840
7	\$47,340	\$65,329	\$71,010	\$94,680	\$118,350	\$142,020	\$189,360
8	\$52,720	\$72,754	\$79,080	\$105,440	\$131,800	\$158,160	\$210,880

94 % of AV in Silver Plan

87%

73%

Employer Plan affordability



- ◆ Overlap has to do with **affordability**.
- ◆ Deemed affordable if employee's share of lowest cost of coverage does not exceed 9.02*% of household income.
- ◆ May use W-2 Form Box 1, Rate of Pay or Federal Poverty Level Chart.