

	ACA	NON – ACA ALTERNATIVES						
	INSURANCE CARRIER	OPTION 1: MediShare	OPTION 2: Aliera AlieraCare & Unity	OPTION 3: ALTRUA (Silver/Gold)	OPTION 4: VEBA	OPTION 5: STM National General	OPTION 6: HI CUL/FL "Affordable Choice" & NG "Foundation Health" (SI)	OPTION 6: HI CUL/FL "Central Choice, Preferred, or FirstChoice" (GI)
<b>ISSUE-ABILITY</b>	Guaranteed during OEP or if SEP qualified	GI if Christian Faith and Lifestyle	GI (any) Faith (Tobacco accepted if quitting 1 yr)	Not GI – UW like a Med Supp	Not GI – UW like a Med Supp	SI or GI options (NG)	Simplified Issue	Guaranteed Issue (work 27 hours, No Medicare)
<b>PRE - EX</b>	None	Yes – 36 Mo	Yes – 24 Mo, no cancer for 12 mo.	24/24, no cancer for 12 mo. No surgery / 90 days unless life threat	None – full coverage upon issue	Yes	Yes - 12 Mo	Yes – 12 Mo
<b>WELLNESS</b>	Yes	No (PPO discount)	Yes – all 63 ACA Requirements, Physical - 9 Mo	Limited - You may use your Dr visits for wellness	Yes, full ACA	No	Mam only – fee schedule	Mam/PAP/PSA – fee schedule
<b>COMPREHENSIVE</b>	Yes all 10 ACA Essential Benefits	"Major Med Type" w limited RX	No – "Hospital / Surgical" model w choice of greater or lesser O/P benefit options	In/Out patient coverage but \$1 lifetime on Gold / Silver plans. Less w Copper and Gold	Yes – all 10 ACA Essential Benefits	Major Medical w/o wellness & physicals. Does have a \$ limit.	No - Hospital Indemnity – Fee Based	No - Hospital Indemnity – Fee Based
<b>DOCTOR</b>	Yes	Yes – after AHP, \$35	Optional, limited	6 visits w \$35 copay, 100% after OOP max.	Yes, copays available by plan	Yes - After deductible	Yes - Limited	Yes - Limited
<b>OUTPATIENT</b>	Yes	Yes	No except surgery	Yes	Yes	Yes	Yes – Limited	Only regarding surgery/accident

(Continued)

	<b>INSURANCE CARRIER</b>	<b>OPTION 1: MediShare</b>	<b>OPTION 2: Alieria / Unity</b>	<b>OPTION 3: ALTRUA (Gold/Silver)</b>	<b>OPTION 4: VEBA</b>	<b>OPTION 5: STM National General</b>	<b>OPTION 6: HI CUL/FL "Affordable Choice" &amp; NG "Foundation Health" (SI)</b>	<b>OPTION 6: HI CUL/FL "Central Choice, Preferred, or FirstChoice" (GI)</b>
<b>DRUGS</b>	Yes	Limited, new conditions, stops at AHP max	No – Discounts (Unity: 50% PBN- MSRP)	No - Discounts	Yes – Full – Very limited injectable	After deduct. if not pre-ex	Limited on CUL "Elite" plan	No
<b>CANCER</b>	Yes	Yes	Not outpatient	Yes	Yes	Yes If no pre-ex	Not outpatient	Not outpatient
<b>CANCER PLAN</b>	Optional	Recommended	<b>Must</b> be added	Recommended	Optional	Recommended	<b>Must</b> be added	<b>Must</b> be added
<b>GAP</b>	Recommended	Recommended	Recommended	Recommended	Recommended	Recommended	Not w same co	Not w same co
<b>DVH</b>	Recommended	Recommended	Recommended	Recommended	Recommended	Recommended	Recommended	Recommended
<b>DRUG/ ALCOHOL REHAB</b>	Yes, covered	Not covered	Not covered	Not covered	Yes, covered	Not covered	Not covered	Not covered
<b>ANNUAL/ INCIDENT &amp; LIFETIME MAX</b>	None	None (except RX and wellness as noted)	Yes \$150 – 500k per incident - \$1m life	\$1 million	None	Yes	Pays by Fee/Schedule	Pays by Fee/Schedule
<b>NETWORK</b>	EPO, do <b>Not</b> go OUT	Large – w IN & Out coverage	Large – w IN & Out coverage	PHCS	PHCS or First Health	Large – w IN & Out coverage	Optional – Pays any provider	Optional – Pays any provider
<b>SIZE/ EXPERIENCE</b>	Large, ACA's future?	300k members, 24 years	Small membership	Small membership 1999	30,000, 8 years	Large - strong	Moderate – strong	Moderate – strong
<b>TYPICAL COSTS – FAMILY/IND</b>	High (if no subsidy)	Low	Moderate -High	Low - Moderate	Low –Moderate on older clients	Low - Moderate	Low	Low
<b>HSA OPTION</b>	Yes	No	No	No	Yes	No	No	No
<b>PRE TAX</b>	No	No	No	No	Yes	No	No	No
<b>GROUP</b>	No ACA plans are individual. Carriers often offer group.	No	No	No	Yes – But can be sold to an individual 1099	No	No	No
<b>ACA Compliant</b>	Yes	Yes	Yes	Yes	Yes	No	No	No
<b>E&amp;O?</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

**IMPORTANT NOTES:**

- The New Alera “Unity – Comprehensive” plan is a deeper version than the original one with much more outpatient coverage, 50% for Preferred Brand Name RX benefits, yet still would not be considered as comprehensive as a “Major Medical” plan because there is no mention of Chemo/Radiation and other costly outpatient procedures.
- *This material is for Agent education only. **Not intended for use with the public.** Do not deem this information as a comprehensive description of the programs nor fully accurate. Rather, rely on the source materials provided by each organization. This data is only the reflection of the author’s opinion.*