



RETIRING EARLY

Retiring before age 65 has become a special challenge. Only around 6% of people living in the United States have to purchase individual health insurance plans. There are very few options to choose from and finding reliable coverage can be difficult. The politicians are in a state of gridlock concerning the ACA (Affordable Care Act) and it takes guidance to avoid pitfalls and obstacles. The lucky few might be offered a retiree program by their former employer. Some individuals might get a special severance package. The reality is that most of us will have to get creative with the few options that are left.

WHAT ARE THE OPTIONS?

- 1. Individual ACA plans. (Healthcare.Gov Marketplace)**
- 2. Small group insurance. (Plans for two married adults are possible)**
- 3. Association plans. (Certain professions might have these)**
- 4. Religious cost-share plans. ("Medi-share")**
- 5. Short-term medical plans. (No pre-existing conditions covered)**
- 6. Limited benefit indemnity plans. (Partial coverage)**
- 7. COBRA for 18 months after losing employer insurance**

Except for social media, our business is purely by referral. We give each referral client a free 15 to 20 minute consultation to understand their current and future needs. We then make recommendations and give the prospective client options for using our services or to enroll themselves in policies.

