## DON'T LEAVE YOUR HEALTH TO CHANCE.



It seems like healthcare is constantly changing. And to some degree, it is. That's why it's important to know the rules. After all, the healthcare playbook is thick. That's why we put together this quick summary to help you level the playing field.

### YOUR 2018 INSURANCE OPTIONS. START HERE:

### THE AFFORDABLE CARE ACT

The Affordable Care Act will continue to have very high premiums and deductibles across Georgia, and there will be fewer choices. If you have pre-existing conditions or qualify for a subsidy, though, the Affordable Care Act may be your best options.

### **HEALTH SHARE MINISTRY PLANS**

What is a Health Sharing Ministry play? It's NOT insurance, but it is an attractive alternative to getting healthcare coverage. They provide a penalty-exempt option with an extensive provider network.

### **SHORT TERM MEDICAL**

With short term medical, a plan can only last for 90 days, then the plan has to re-applied for based on a law that went into effect earlier this year. Because this option could leave someone "uninsured" in the middle of the year, its effectiveness may depend on when the application is submitted.

### **MEDICARE**

Guess what? Medicare can be a GREAT deal. Though there are some coverage gaps like dental, vision, and hearing, Medicare can actually provide a high level of service for a lower overall cost.

# WHICH PLAY WILL YOU RUN? GET COACHING FROM THE INDUSTRY EXPERTS.

These are just a few options available, and each one has it's own set of factors. Learn more about these 2018 healthcare options, and let Creative Insurance Solutions help you find the right one for you.

Schedule a one-on-one assessment with Rick.



