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The *Non-ACA* Market Opportunity:

How Top Agents Are Using Non-ACA Plans to Win More Clients



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What You'll Learn

- **An introduction to the various kinds of Non-ACA Plans.** Learn what they are (*and aren't*) so you can explain them with confidence.
- **Know the Right Fit** – *Identify who Non-ACA plans are perfect for* — and who they're not.
- **Present with Confidence** – Use simple positioning strategies to offer Non-ACA as a strong alternative option.
- **Create Year-Round Income with Strong Commissions** – Expand beyond ACA and leverage competitive Non-ACA commission structures to build more stable, consistent revenue all year.



Why NON-ACA Market?

- Great Need: 10 million don't get a tax credit
- Lots of Entrepreneurs/Business Owners/High Net Worth
  - They have Employees!
- High Commission
- Cash Flow (some have Advanced Commissions)
- There are some strong products
- Also, some ***BAD*** products in this space as well



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Health Sales Philosophy

Our Philosophy

We *intentionally* choose to market:

The Most **Comprehensive** and **Permanent** health plan/program that our prospects can **qualify for** and **afford.**

Your clients' belief

Prospects may *say* they're not concerned if one plan is deeper/more comprehensive than another, but when "*the worst day of their life*" hits, they're trusting, and expecting, that you sold them a plan that would pay the bill.

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Get a Deeper Dive on www.peektraining.com

Step 4 *"Health Insurance University"*

A **7-hour video series** that goes deeper and gives more explanation and illustrations on selling Health Insurance and understanding the limitations of various kinds of plans in the market.

Do all ACA with PPI or contract 4 Non-ACA plans w PPI and I'll give you free access.

(UHO, Presidio, Allstate, Manhattan Life, Med Mutual, Sedera, PSM, etc.)



Our Philosophy

You can choose to be a:

- **Sales Wolf** - I'm going to make the most profitable sale possible, regardless of the impact on my client.

  …or a…

- **Sheep Dog** – I'm going to do the best that I can to protect my client and meet their needs given their specific circumstances.

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What others are saying: **Mike Schellbach:**

(Marketplace Mastery FB group)

- **Mike Schellbach**
- Insurance Agents: It's Time to Wise Up About These Private Health Plans.
- I'm seeing more and more agents promoting private health plans based on nothing more than a pretty benefits summary and a sales pitch from someone trying to recruit them.
- STOP SELLING PLANS YOU DON'T FULLY UNDERSTAND.
- If another agent is trying to convince you to sell some amazing private health plan, ask for the COMPLETE benefit package.
- Not a one-page summary. Not a marketing flyer. Not a PowerPoint presentation showing all the wonderful benefits.
- I want to see:
- * The complete policy or (Outline of Coverage) governing plan documents.
- * Every *exclusion and limitation*.
- * How pre-existing conditions are defined and treated.
- * Waiting periods and *benefit caps*.
- * How hospitalizations, surgeries, and major medical claims are actually paid.
- * Whether there's a contractual obligation to pay claims.
- * Whether it's actual insurance, a limited-benefit product, or a healthcare sharing arrangement.

Mike sez:

- **Mike Schellbach**
- Stop believing there's some magical unicorn health plan that only 5% of the agent population knows about.
- Think about that for a second.
- If there were a private health insurance plan offering incredible benefits, affordable premiums, comprehensive coverage, and virtually no limitations, do you really believe only a handful of agents would be selling it? (*And would it last more than a year before it explodes?!* Clay)
- Come on.
- What I'm seeing instead is an increasing number of people jumping into the private health plan market because there's money to be made.
- And unfortunately, some agents are going to get caught up in the excitement, *sell products they don't understand*, and put their clients in *terrible* situations.
- A plan might look fantastic until someone has a $150,000 hospital bill and discovers the surgical benefit is capped at a percentage of Medicare reimbursement.
- Or until someone has a heart attack and discovers how broadly the plan defines pre-existing conditions.
- Or until someone learns their healthcare sharing arrangement has no insurance company's contractual guarantee to pay their medical bills.

Mike sez:

- **Mike Schellbach**
- Here's what every agent needs to understand.
- When that client has a major medical problem, they're not going to call the person who recruited you to sell the product.
- THEY'RE COMING AFTER YOU.
- You're the one who recommended it. You're the one who explained the benefits. You're the one who told them it was a good alternative.
- And you're the one who's going to have to explain why their medical bills aren't being paid.
- There are legitimate private insurance products and alternatives that can serve certain consumers. I'm not against those products.
- I'm against agents selling something they don't understand because somebody waved a commission schedule in their face.
- **Learn the product. Read the exclusions. Understand the limitations. Know exactly what you're selling before you recommend it to someone who's trusting you with their healthcare coverage.**
- Because at the end of the day, your responsibility is to your client, not the person collecting an override on your production.
- And remember one very important distinction:
- HEALTHCARE IS NOT HEALTH INSURANCE.
- Just because something helps pay for healthcare doesn't mean it's comprehensive health insurance.
- Stop selling the highlight reel. Read the entire contract.

Erich Ehle

- **Erich Ehle**: I'm seeing people post (high ACA Rates) over the *bookface*....
- Be careful though! I've seen a few too many where the post was a faux scenario only for a health insurance agent to come in the comments and be the "savior" with a PPO private plan that saves a TON of money.... *but if you know what to look for, you can tell it's a set-up.*
- The person in this post would spend about $28k in 2027 when you add up the monthly premium x 12 + that max out of pocket. However, if I was advising this person, I would recommend they enroll in a ACA Blue Bronze plan... the all-in cost for this plan would be almost $10k less.
- Here's some facts you should know:
- Private market plans are not a good option for people with chronic health conditions, expensive prescriptions, or needing surgeries.
- There's *no such thing* as “self-employed health insurance” ... you're not getting any discounts or special treatment because you're self-employed. It's a *marketing gimmick*... Any agent that does not at least talk to you about your ACA options during open enrollment is wreaking of commission breath.

Erich Ehle sez:

- **Erich Ehle**:
- Private market plans can be an amazing alternative to traditional health insurance... lower premiums, nationwide PPO networks. But they're definitely not for everyone. *None of them are ACA-compliant,* and you need to know what the limitations and exclusions are so that you're making an educated decision.
- People dealing with serious health risks or chronic medical conditions need an ACA compliant plan without limitations or exclusions.
- ***No deductible*** = No maximum out-of-pocket, meaning there is no cap to how much you might have to pay in medical bills.
- Moral of the story - Complaining to your Zuckerbook about your health insurance is going to get you a LOT of really bad advice from people who are FA and just have not FO yet... Talk to a licensed and ACA certified agent... Most of us know what we are doing and we will advocate for you, explain how your plan works, and make sure you're not overpaying for a shiny product, but getting what you need at the most affordable price.

What's at Stake

[redacted]

RETURN SERVICE REQUESTED

Patient Name [redacted]

Please write your account number on your check.
Make check payable to [redacted]

[redacted]

CHECK CARD USING FOR PAYMENT
MASTERCARD DISCOVER VISA AMERICAN EXPRESS
CARD NUMBER | SECURITY CODE
SIGNATURE | EXP. DATE

DUE DATE	STATEMENT DATE	ACCT. #
[redacted]	[redacted]	[redacted]

AMOUNT DUE: Insurance Pending
SHOW AMOUNT PAID HERE $

[redacted]

Check box if above address is incorrect and indicate change(s) on reverse side

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT

Your Statement

Thank you for choosing [redacted]. This statement reflects a summary of charges from your visit. THIS IS NOT A BILL.

If other medical providers or physicians helped in your care, you will receive additional bills from them. Please check the information below. If your insurance is not listed below or is incorrect, please contact us IMMEDIATELY.

Account Summary

Statement Date [redacted]
Date of Service [redacted]

Account Number [redacted]

Type of Service	Infusion Recurring visit
Total Charges	84,283.20
Primary Insurance Payments Received	0.00
Secondary Insurance Payments Received	0.00
Patient Payments Received	0.00
Adjustment	0.00

This is your balance **Insurance Pending**

Contact Us

Please call the HOSPITAL Customer Service Department at [redacted] weekdays between the hours of 8:30 am and 4:30 pm. When inquiring about this account or when informing us of changes to personal information (insurance coverage, address, etc.), please indicate the Patient Account Number and Date of Service.

PAY BY PHONE: [redacted]

PAY ONLINE at: [redacted]

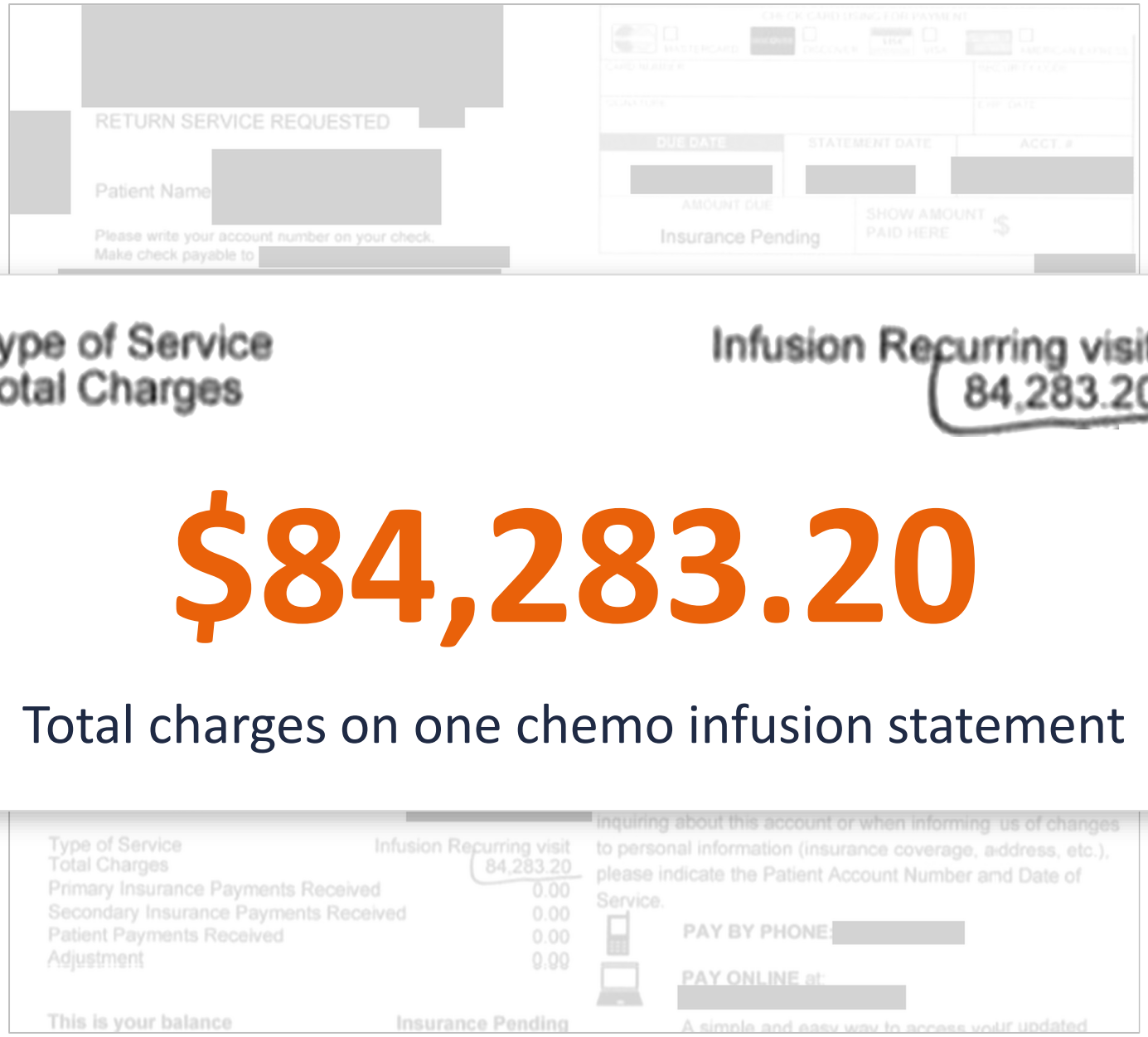
A simple and easy way to access your updated

2017 hospital statement, before insurance paid. Identifying details removed.

What's at Stake

This is one outpatient Chemo bill from Emory University

The client had 12 of these over a year.



2017 hospital statement, before insurance paid. Identifying details removed.

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3 Types of Non-ACA Health Options

3 Groupings of Non-ACA Options

- ***Insurance*** **Based Products:**

  - **Short Term Medical: UHO/Allstate -** Moderate cost, temporary in nature, healthy prospect. U/W (Allstate has a very limited GI version, not advised)

  - **Specified Disease Combo: MedMutual** with Hospital Indemnity **(**also **UHO & Manhattan Life**)

  - **Specified Disease** (w deeper benefits): **Presidio (TX, NC, IN,** soon in **GA, FL, OH** and more expansion in **2027)**

3 Groupings of Non-ACA Options

- ***Non Insurance*** **Based Products:**
- ***MCS*** **/ Medical Cost Sharing:**
  - **Sedera** - A membership-based healthcare financing tool for large medical expenses. An affordable and high-value alternative for individuals and groups committed to a healthy lifestyle.

- ***ERISA*** **Based Products:**
  - **PSM** – health program in 39 states (WA). Targets those who are reasonably healthy, over 45, 1099 (in 2021 may accept W-2) – Underwritten. Any Hospital/Medicare
  - **Ameris Summit** – may be coming soon. In all 50 states – more details to follow

- **There is NO such thing as an "ACA Clone" or "ACA Compliant" plan** … other than an actual ACA plan.

What about Hospital Indemnity?

- HI plans have a “schedule” of how much they’ll pay for each covered medical expense.
- HI plans have whole sectors of medical treatment that have no/low benefits (Maternity, Expensive Outpatient drugs, Outpatient diagnostics, Chemo/Radiation is very limited, etc.)
- HI plans are often touted as to be preferred because they have “No Deductible” and “National PPO” networks
- HI plans usually pay a very strong 1st year commission and come with a 6 - 9 month advance
  - But .. renewals are typically around 5% of premium, which are *much less* than a comparable ACA plan
- A better way to sell HI plans is to offer a less expensive HI version as an “add on” to another health plan to enrichen benefits and help cover OOP and in some cases get cash beyond the bill.
- Another preferred way to sell an HI plan is in conjunction with a strong **Specified Disease** and **Accident** plan (**Med Mutual, Man Life, UHO** and **Allstate** have this)
- No matter how well you explain it, your client will never grasp it the way you do. They’ll not comprehend the limitations *until* they have a claim.
- Good news, most of the **leads sold** (and the clients gained from those sales) have been sold to agents making an *HI or an STM* sale . If the client can qualify for an APTC, or qualify for and afford a better health option, it’s an **easy sale to replace**.

Short Term Medical:

United Health One
Allstate

United Health One and ***Allstate*** for STM plans

Why STM Plans?

- These are sometimes affordable and reasonably comprehensive ***insurance*** options for healthy people who *don't* get a subsidy
- Commissions are strong
- There **IS** a Pre-Ex-Limitation on all plans
- Currently available from 30 days to 36 months depending on state/carrier.
- Much deeper coverage than "Hospital Indemnity" plans

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United Health One:

TriTerm & STM

www.peektraining.com

United Healthcare

- **TriTerm Medical**
  - Term Length - **3-year** Short Term (*Availability depending on state*)
  - **After 12 mo., pre-ex coverage**
  - Inpatient and Outpatient coverage
  - Lifetime benefit max (*per person*) – $**1 million – 2 million**
- **Short Term Medical**
  - Term Length – 30 Days to 12 mo minus 1 day (Varies by state)
  - Does not cover pre-existing conditions
  - Max Benefit (*per person/per term*) – $**500K – 2 million**
- **UHC also has a Hospital Indemnity: HPG / *Health ProtectorGuard* with Specified Disease options**

Allstate:

STM & TrioMED

- **Allstate Short Term Medical**
  - **PPO** – Cigna or Aetna networks
  - **Flexible Coverage Periods** – 30 days up to 3 years (*varies by plan/state*)
  - Coverage Period Maximum – From **250k – 5 million**
  - Does not cover pre-existing conditions
- **TrioMED**: *A plan for unexpected costs associated with accidents, critical illness and accidental death. Both a GI and UW version.*
- *Allstate also has HI plans with options for additional coverage benefits*

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MedMutual

www.peektraining.com

MEDMUTUAL® PROTECT
A MEDICAL MUTUAL COMPANY

- **Specified Disease: MedMutual –** Sell all 3 parts:
  - ***Hospital Indemnity Plus***
  - ***Specified Disease***
  - ***Accident Insurance***
    - *Strong Advanced Commissions*
    - *Incentive trips*
    - *Affordable pricing*
  - *The SD/Accident are permanent policies with $5000 deductible and **$1 million** per benefit period*
  - *First Health PPO, but will pay any eligible claim to any provider*

MedMutual – Product Availability by State (Under 65)

	AL	AK	AZ	AR	CA	CO	CT	DE	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN
Hospital Indemnity Plus	✓		✓	✓		✓			✓	✓	✓		✓	✓	✓	✓	✓	✓				✓	
Specified Disease	✓		✓	✓		✓			✓	✓			✓	✓	✓	✓	✓	✓				✓	
Accident Insurance	✓		✓	✓		✓			✓	✓			✓	✓	✓	✓	✓	✓				✓	

	MS	MO	MT	NE	NV	NH	NJ	NM	NY	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VT	VA	WA	WV	WI	WY
Hospital Indemnity Plus	✓	✓		✓	✓					✓			✓				✓	✓	✓	✓	✓				✓	✓	✓
Specified Disease	✓	✓		✓	✓					✓		✓	✓				✓	✓	✓	✓					✓	✓	✓
Accident Insurance	✓	✓		✓	✓					✓		✓	✓		✓		✓	✓	✓	✓					✓	✓	✓

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Manhattan Life:

Affordable Choice & GAP Plans

ManhattanLife™
Standing By You. Since 1850.

- **Affordable Choice** – *Hospital Confinement and other Fixed Indemnity Policy. You can add a **Specified Disease** rider!*
- *Also, their **First Choice Blue Ribbon** and **Hi Select** to enhance.*
  - No deductibles or coinsurance; Inpatient and Outpatient Benefits
  - First dollar doctor visits, Hospital Admission, Surgery & ER/Urgent Care Benefits
  - Issue ages: **18-64**
  - **5 million** lifetime benefit maximum
- **Manhattan Life Enrollment System**
  - Total electronic app (You sign for your client)
  - The easy to sell “Swiss Army Knife” of Ancillary platforms

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AFFORDABLE CHOICE MONTHLY PREMIUMS

		ELITE PLUS	ELITE	CLASSIC PLUS	CLASSIC
Ages 18 - 29	Individual	$174.43	$132.06	$103.92	$77.67
	Individual and Spouse*	$342.04	$257.27	$200.98	$148.43
	Individual and Child(ren)	$375.97	$273.93	$210.13	$153.06
	Individual and Family**	$571.05	$418.46	$321.64	$234.08
Ages 30 - 39	Individual	$219.88	$166.28	$128.02	$96.83
	Individual and Spouse*	$432.97	$325.76	$249.23	$186.78
	Individual and Child(ren)	$421.42	$308.15	$234.23	$172.22
	Individual and Family**	$661.85	$486.84	$369.80	$272.38

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AFFORDABLE CHOICE MONTHLY PREMIUMS

		ELITE PLUS	ELITE	CLASSIC PLUS	CLASSIC
Ages 40 - 49	Individual	$261.43	$197.87	$150.06	$114.46
	Individual and Spouse*	$515.92	$388.78	$293.14	$221.94
	Individual and Child(ren)	$462.97	$339.75	$256.27	$189.85
	Individual and Family**	$744.93	$550.00	$413.83	$307.61
Ages 50 - 64	Individual	$369.21	$280.76	$207.02	$160.46
	Individual and Spouse*	$731.52	$554.62	$407.12	$313.99
	Individual and Child(ren)	$570.77	$422.65	$313.23	$235.86
	Individual and Family**	$960.35	$715.69	$527.68	$399.57
	Child Only**	$183.38	$129.09	$96.68	$68.62

* In IL, spouse or civil union partner

** Family rates include up to four children. Additional children are charged the Child rate.

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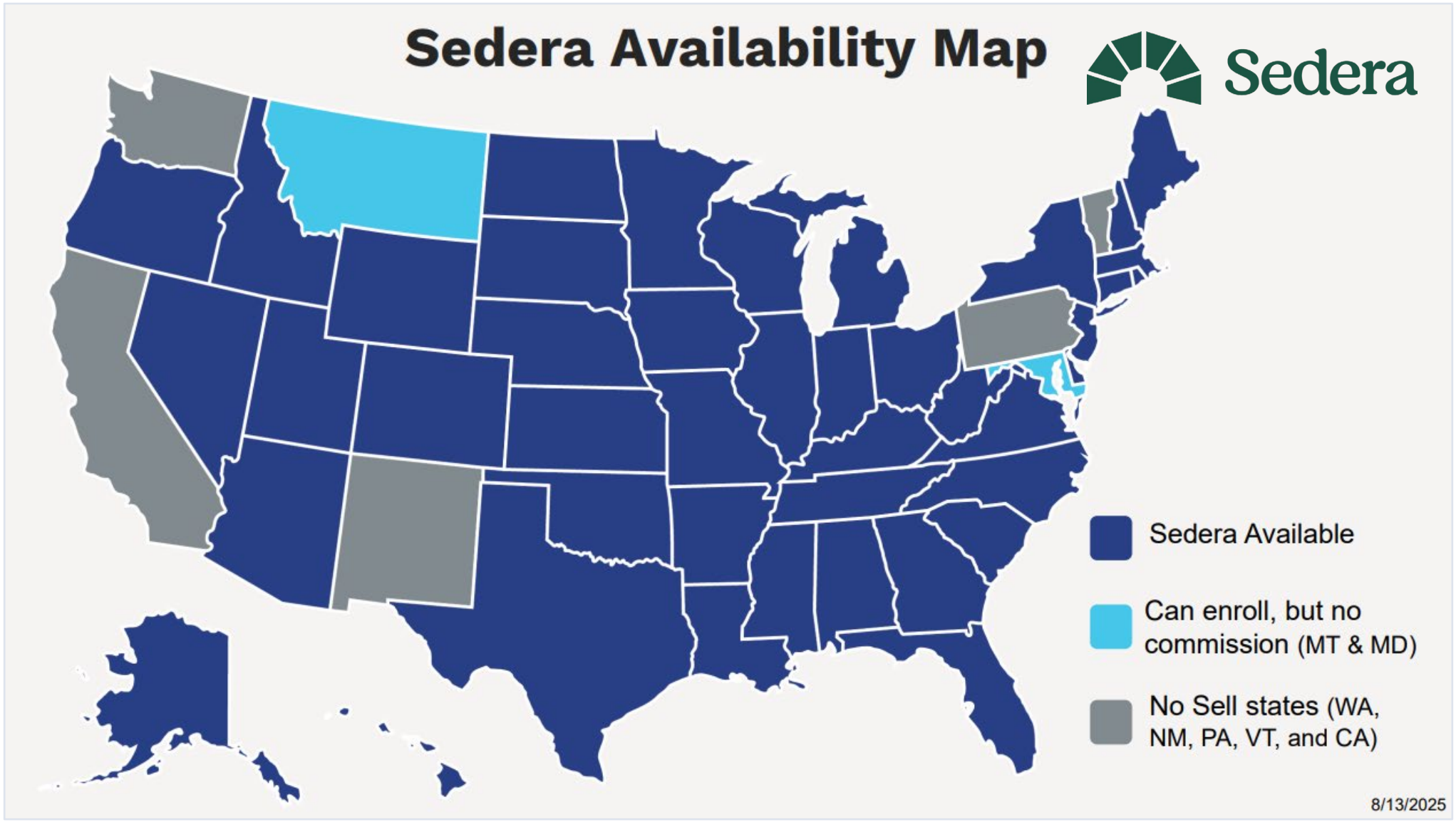
Sedera:

Medical Cost Sharing

www.peektraining.com

Sedera

- Sedera is a **Medical Cost Sharing** Community made up of Members who share the cost of large medical expenses
- All can join
- **3 Year (Graduated) Pre-EX**
- **No dollar limit/caps** after reaching IUA for medically necessary, shareable health needs – (a "need" is one or more sharable medical expenses caused by a single injury or illness to a member that exceeds their IUA / Initial Unshareable Amount)
- Reasonable monthly contributions
- Strong level compensation


Sedera Availability Map
Sedera
Sedera Available
Can enroll, but no commission (MT & MD)
No Sell states (WA, NM, PA, VT, and CA)
8/13/2025

Peek TRU Essentials +

Sedera Medical Cost Sharing

Each monthly price includes:

- Sedera Medical Cost Sharing contribution
- Peek TRU Essentials: $99 member only, $109 with spouse or child(ren), $114 family
- $50 admin fee

What is the IUA? If you experience a medical event, the Initial Unshareable Amount is what you pay before the Sedera Medical Cost Sharing Community begins sharing.

$500 Initial Unshareable Amount (IUA)					
Age:	**18-29 yrs**	**30-39 yrs**	**40-49 yrs**	**50-59 yrs**	**60-64 yrs**
Member Only	$362.84	$400.68	$417.02	$551.18	$561.50
Member + Spouse	$618.80	$656.64	$686.74	$939.58	$954.20
Member + Child(ren)	$624.82	$662.66	$692.76	$947.32	$961.08
Member + Family	$874.06	$887.82	$932.54	$1,319.54	$1,339.32

$1,000 Initial Unshareable Amount (IUA)					
Age:	**18-29 yrs**	**30-39 yrs**	**40-49 yrs**	**50-59 yrs**	**60-64 yrs**
Member Only	$328.44	$358.54	$362.84	$457.44	$466.04
Member + Spouse	$543.12	$574.94	$581.82	$758.98	$770.16
Member + Child(ren)	$546.56	$577.52	$585.26	$765.00	$775.32
Member + Family	$755.38	$766.56	$778.60	$1,052.94	$1,067.56

Prices from the rate sheet Sedera sent Peek on 11/8/2026.

$1,500 Initial Unshareable Amount (IUA)					
Age:	**18-29 yrs**	**30-39 yrs**	**40-49 yrs**	**50-59 yrs**	**60-64 yrs**
Member Only	$277.70	$306.08	$314.68	$411.86	$451.42
Member + Spouse	$439.92	$500.98	$515.60	$707.38	$727.16
Member + Child(ren)	$442.50	$502.70	$519.04	$712.54	$732.32
Member + Family	$668.52	$690.88	$715.82	$945.44	$972.96

$2,500 Initial Unshareable Amount (IUA)					
Age:	**18-29 yrs**	**30-39 yrs**	**40-49 yrs**	**50-59 yrs**	**60-64 yrs**
Member Only	$265.66	$288.88	$292.32	$398.96	$406.70
Member + Spouse	$414.12	$463.14	$468.30	$636.00	$644.60
Member + Child(ren)	$415.84	$466.58	$471.74	$639.44	$648.90
Member + Family	$622.08	$634.12	$642.72	$843.10	$855.14

$5,000 Initial Unshareable Amount (IUA)					
Age:	**18-29 yrs**	**30-39 yrs**	**40-49 yrs**	**50-59 yrs**	**60-64 yrs**
Member Only	$237.28	$265.66	$268.24	$324.14	$329.30
Member + Spouse	$346.18	$414.12	$417.56	$531.08	$537.96
Member + Child(ren)	$347.90	$415.84	$421.00	$534.52	$541.40
Member + Family	$488.78	$557.58	$566.18	$729.58	$739.04

Each monthly price = Sedera Medical Cost Sharing contribution + Peek TRU Essentials + $50 admin fee.
Peek TRU Essentials: $99 member only, $109 with spouse or child(ren), $114 family.
Prices from the rate sheet Sedera sent Peek on 11/8/2026.

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Population Science Management

PSM

www.peektraining.com

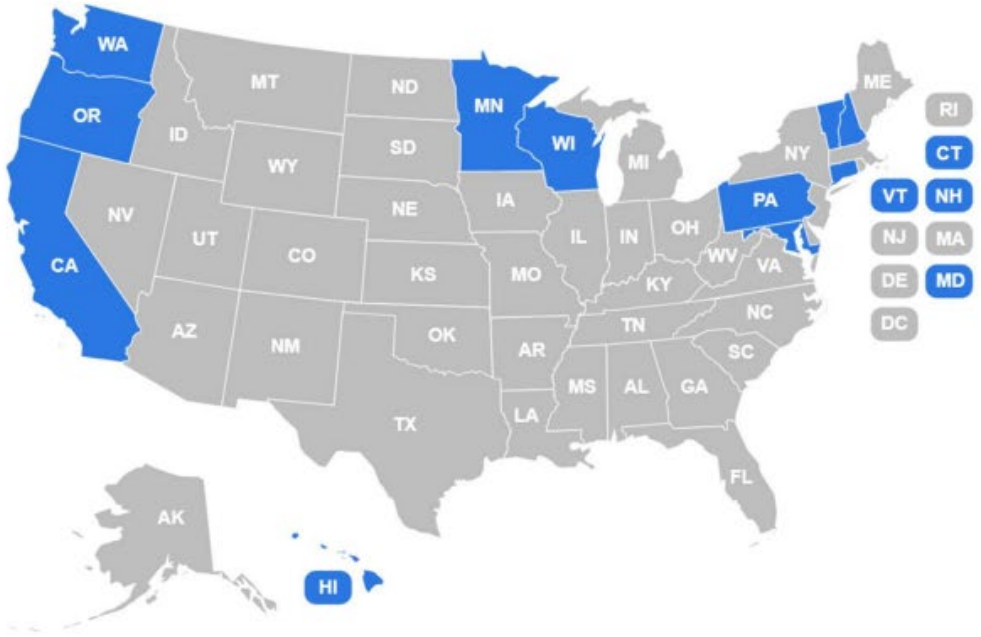
Population Science Management

- **2 Versions** – both are underwritten
  - A very comprehensive **"Gig"** plan with "No $ Limits" for covered benefits. **Aetna PPO**
    - **Similar to ACA but no "specialty" drugs**
    - **Likely costs less for 45+ year old prospects than ACA**
  - An affordable "**Max Guard**" that is in some ways deeper than a Hospital Indemnity.
- "Working Owners" get paid a fee to respond to anonymous survey questions quarterly and become eligible for these *Group* health plan benefits under PSM
- Reasonable premiums for those who **don't** get a tax credit/subsidy
- Extraordinary Telemedicine and ***Concierge Care Navigation*** services to get you the right provider and even set appointments!

- Able to enroll in 39 states
- Enrollees can use Providers / Facilities in all **50** states

No Sell States

There are currently 11 no sell states for PSM. They are CA, CT, HI, MD, MN, NH, OR, PA, VT, WA, WI



Population Science Management

MaxGuard Plan Comparison

Effective Date: November 01, 2025

Group Name: Population Science Management of Tennessee

Limited Medical Plans · EPO · Monthly Contributions						
PLAN	**MaxGuard $300**	**MaxGuard $600**	**MaxGuard $900**	**MaxGuard $1,500**	**MaxGuard $2,000**	**MaxGuard $2,500**
AGES 18-29						
Employee	$329.00	$309.00	$289.00	$269.00	$249.00	$239.00
Employee + Spouse	$619.00	$599.00	$579.00	$559.00	$539.00	$519.00
Employee + Child(ren)	$599.00	$579.00	$559.00	$539.00	$519.00	$499.00
Family	$849.00	$809.00	$799.00	$789.00	$779.00	$769.00
AGES 30-44						
Employee	$379.00	$349.00	$329.00	$309.00	$279.00	$249.00
Employee + Spouse	$679.00	$639.00	$619.00	$599.00	$579.00	$549.00
Employee + Child(ren)	$649.00	$619.00	$589.00	$569.00	$549.00	$499.00
Family	$909.00	$879.00	$839.00	$809.00	$799.00	$739.00
AGES 45-54						
Employee	$409.00	$379.00	$359.00	$339.00	$319.00	$289.00
Employee + Spouse	$699.00	$679.00	$659.00	$639.00	$629.00	$619.00
Employee + Child(ren)	$679.00	$649.00	$629.00	$619.00	$599.00	$579.00
Family	$929.00	$899.00	$889.00	$869.00	$849.00	$829.00
AGES 55-64						
Employee	$449.00	$429.00	$409.00	$389.00	$369.00	$349.00
Employee + Spouse	$709.00	$689.00	$669.00	$649.00	$639.00	$629.00
Employee + Child(ren)	$689.00	$659.00	$639.00	$629.00	$589.00	$549.00
Family	$949.00	$929.00	$909.00	$849.00	$769.00	$709.00

GIGCARE POWERED BY DETEGO HEALTH 2026

Product:

GigCare Thrive

In-Network Provider:

Blue Cross and Blue Shield of Nebraska
(Regional Network: IA and NE)

Major Medical Plans · PPO / EPO / HSA · Monthly Contributions

PLAN	THRIVE $1,500 (PPO)	THRIVE $2,500 (PPO)	THRIVE $5,000 (EPO)	THRIVE $7,350 (EPO)	THRIVE $5,000 (PPO / HSA)
AGES 18-29					
Employee	$881.05	$821.97	$692.17	$600.92	$631.37
Employee + Spouse	$1,631.59	$1,513.43	$1,254.27	$1,071.77	$1,131.58
Employee + Child(ren)	$1,483.52	$1,377.18	$1,143.89	$979.64	$1,033.58
Family	$2,387.67	$2,210.43	$1,821.91	$1,548.16	$1,637.32
AGES 30-44					
Employee	$910.77	$849.32	$714.35	$619.45	$651.07
Employee + Spouse	$1,691.03	$1,568.14	$1,298.64	$1,108.83	$1,170.99
Employee + Child(ren)	$1,537.02	$1,426.42	$1,183.82	$1,013.00	$1,069.05
Family	$2,476.83	$2,292.50	$1,888.46	$1,603.75	$1,696.44
AGES 45-54					
Employee	$955.39	$890.36	$742.02	$642.57	$675.66
Employee + Spouse	$1,780.70	$1,650.65	$1,353.98	$1,155.07	$1,220.16
Employee + Child(ren)	$1,617.68	$1,500.63	$1,233.63	$1,054.61	$1,113.30
Family	$2,611.55	$2,416.48	$1,971.47	$1,673.11	$1,770.19
AGES 55-64					
Employee	$1,068.28	$994.28	$798.85	$690.04	$726.14
Employee + Spouse	$2,006.49	$1,858.48	$1,467.63	$1,250.02	$1,321.12
Employee + Child(ren)	$1,820.89	$1,687.68	$1,335.91	$1,140.06	$1,204.17
Family	$2,950.24	$2,728.23	$2,141.95	$1,815.53	$1,921.64

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“Screening” for Product Fit

Identify your Client

Who are you looking for?

- You're looking for the "**Individual**" health prospect that *doesn't* have an option to purchase affordable health care at work.
- You're looking for the "**Self Employed/Small Business**" person
- You're looking for employers who ***don't*** offer a **group health plan**
- You're looking for employer groups who ***do*** have a group plan but it's too **expensive** for the employer to sustain
- You're looking for the spouse/children of an employee who is on a group employer plan, but the "**dependent" cost is too expensive**



Screen the Prospect

- Determine whether they are a candidate for an *"Individual"* or a *"Employer/Group"* prospect.
  - If a business has less than 50 employees needs a solution for the Employer *and their* **Employees** … individual plans may work (2-20!)
  - If the group has more than 50 EE's, the employer *must* provide affordable healthcare either as a "Group" plan or an ICHRA/Choice ACA option.

    How do I determine if a less than 50 EE employer is a better candidate for *"Individual"* *or* *"Group?"* Get the **EE *income***!

    The higher the EE income, the *more likely* you need a "true group" or ICHRA/Choice solution!



Screen the "Individual"

- Identify their current plan/coverage, if any. Is it an employer/Group or "Individual"?
- Determine income. If **APTC eligible** or in **poor health**, do ACA.
- If not an ACA plan, ***get and read*** *their current policy*!
- What does it cover? (If not ACA, *explain* what does it NOT cover!)
- Are there $ limitations to covered benefits? *Show* them.
- What does it cost? (*Premium* for individual and dependents)
- What is the deductible, coinsurance, copay = *Max Out of Pocket*?
  - If it's a limited plan – there is **no** Max Out of Pocket!
- If a business owner, do they have *a few **EE's** that may need help*?
- If prospect is an EE – do they have *colleagues at work* who need your help?

Screen for “Individuals”

Learn about the client:

- What is their **income** (100-400% FPL or Higher?)
- What are their **age** & **health** conditions
- What **RX** do you take (and **how much** do they cost?)
- Tell me about your **dependents** (ask the same questions)
- **W-2 or 1099**
- **Temporary** or Permanent need?

*** Market the most comprehensive, most permanent health program they can qualify for and afford.**

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Questions?

Screen for Businesses/ER Group

- What do they have now? (Nothing, MEC, HI, MCS, ACA Individual, True Group)
- If not a true group health plan, what does it cover? (Get a Summary of Benefits)
- Get “Out of Pocket” costs
- What is total actual cost per Employee? For Dependent(s)?
  - What **contribution** is the ER making to EE, Spouse, Children, etc.
- Number of full time vs. part time employees?
- EE income

Assume employees are under 65, Business with less than 50 persons.

*** Market the most comprehensive, most permanent health program they can qualify for and afford.**

Screen for ER/EE's

Learn about *the employees in that group*:

- Household Income
- What are their ages, health conditions, tobacco usage
- What RX do you take
- Tell me about your dependents (same questions)
- Are you using ER group plan for dependents?
  - If not, what coverage, if anything?

Assume employees are under 65, Business with less than 50 persons.

*** Market the most comprehensive, most permanent health program they can qualify for and afford**

Screen for “Employees” in a Group

Income (100-400% FPL or greater?)

Age

Health

W-2 or 1099

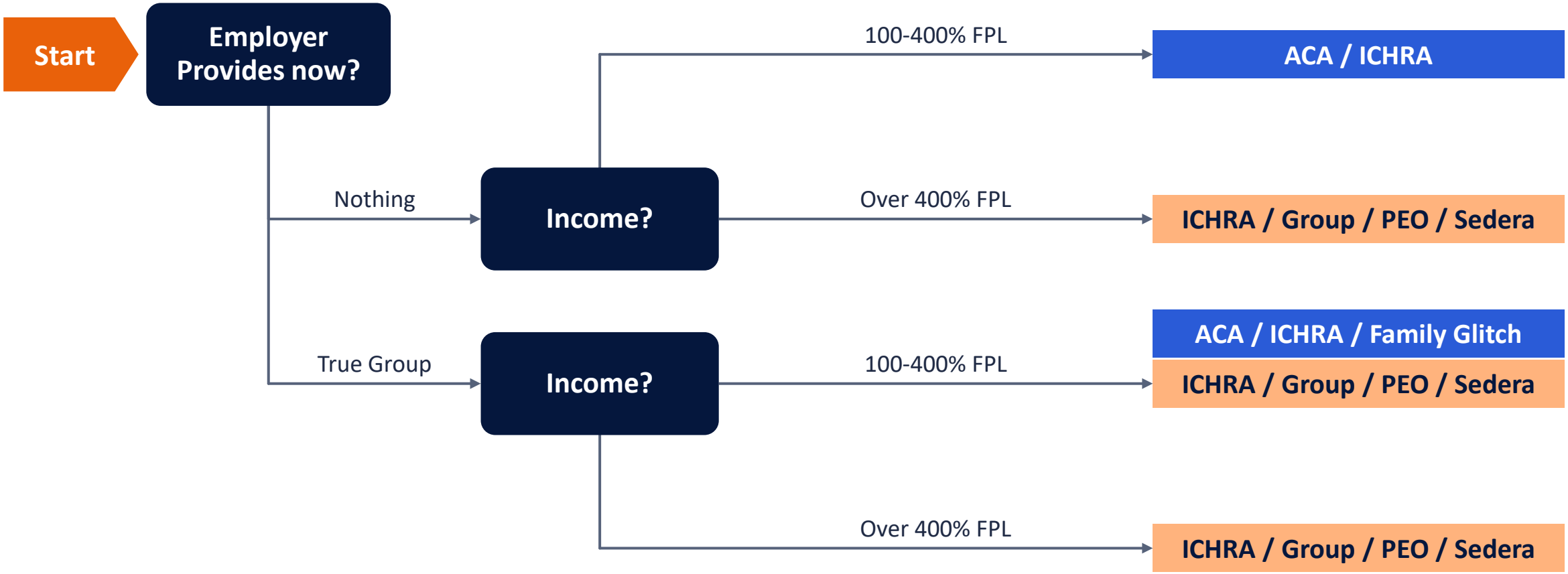
Dependents

Assume under 65, Individual (Individual, or + Spouse, or +Family)

*** Market the most comprehensive, most permanent health program they can qualify for and afford.**

Options to Evaluate for Businesses

Assume employees are under 65, and less than 50 employees.



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PeekTraining.com

This is a training tool that you can use for yourself and your agents! How to get started, basic training for rookies and deep dive training for advanced markets.



Agent Care Team

We have an entire team dedicated to making sure you and your team are taken care of. Once you decide to join Peek Performance, you will be assigned an ACT member to support you.

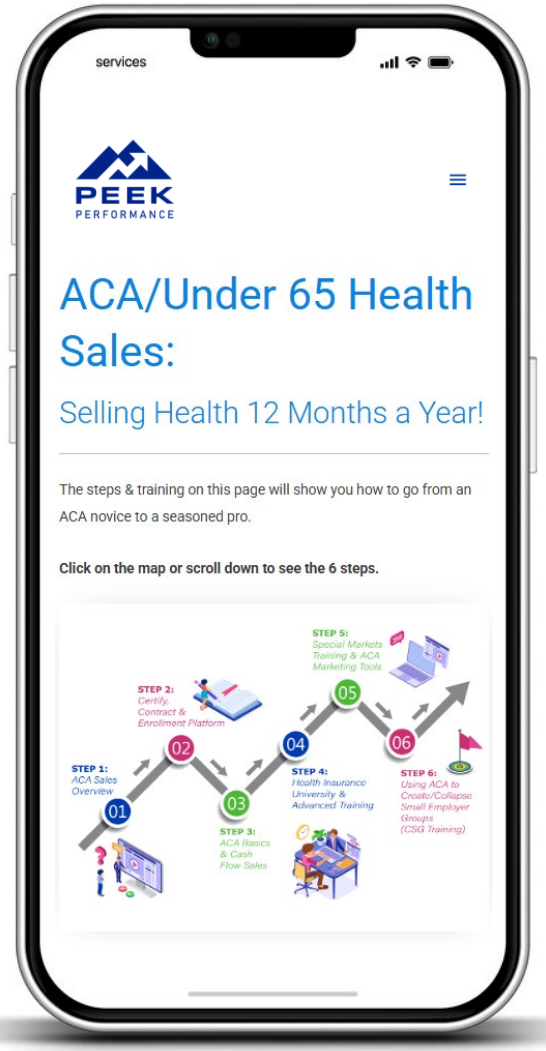


Support

We want Agency Owners to be out selling and recruiting, NOT worried about technical details like commissions, certification, and contracting etc. That stuff slows you down. Let our team help! We've been doing it for almost 30 years and we're VERY good at it.

PeekTraining.com

- ✓ **ACA/Under 65 Health** Sales (Tab)
- ✓ *ACA Prep Class* (Step 2a): “Step by Step” instructions on how to
  - **Certify** (see map on next slide)
  - **Appoint**/Contract/New Carriers
  - **Set up Enrollment** Platform
  - **Compliance** and **Enrollment** Training
- ✓ Intro ACA Training (Step 3)
- ✓ Advanced Training (Steps 4, 5 & 6)



Road Map to Success



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Next Steps

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Posts Hundreds of hours of training Webinars

- See **“Step 3”** on the **ACA/U65 Health** tab for **“ACA University”** and a ton of basic sales and marketing training. Open access to all agents
- See **“Step 4”** for **“Health Insurance University”** (Access requires contracting w PPI/Non ACA plans)

Next Steps

To request contracts:

Scan and complete this Contract Request link. If you'd like to talk to someone before you fill it out, call the agent hotline and we're glad to help!

- 877-612-7317 / Agent Hotline
- PeekTraining.com

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Questions?

Peektraining.com

Agency Care Team Hotline:

(877) 612-7317

Office/Admin Team:

(864) 228-2635

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