



THE MCCORMICK AGENCY

Individual & Family Plans 101

A Complete Guide to ACA Health
Coverage

for Families & Individuals

Your Trusted Health Insurance Advisor

✓ ACA-Compliant Plans

✓ Licensed Agents

✓ Personalized Guidance



Who ACA Plans Are For



Self-Employed

Freelancers, contractors & small business owners without employer-sponsored coverage.

1099 / LLC / SOLE PROP



Early Retirees

Retired before 65 and not yet eligible for Medicare — bridging the coverage gap.

AGES 55-64



Part-Time Workers

Employed part-time without access to employer-sponsored health benefits.

NO EMPLOYER BENEFITS



Job Changers

Between jobs or careers — COBRA is often prohibitively expensive. ACA is the smarter alternative.

COBRA ALTERNATIVE



New Adults

Turned 26 and aged off a parent's plan — triggering a Special Enrollment Period.

TURNING 26



Marketplace Shoppers

Lost coverage or experienced a qualifying life event — marriage, move, divorce, birth & more.

QUALIFYING LIFE EVENT



Your ACA Coverage Guarantees



01

No Denial

Pre-existing conditions covered from Day 1 — no exceptions, no exclusions.

✓ GUARANTEED



02

No Lifetime Limits

Unlimited essential coverage — your benefits never run out, no matter the cost of care.

✓ UNLIMITED



03

10 Essential Benefits

Medical, Rx, mental health, preventive care & more — all required by law on every ACA plan.

✓ 10 CATEGORIES



04

Free Preventive Care

Screenings, vaccines & annual wellness visits at \$0 — even before your deductible is met.

✓ \$0 COST



05

Metal Tier Choice

Bronze through Platinum options — pick the coverage level that matches your budget and health needs.

✓ 4 TIERS

 These protections apply to ALL ACA-compliant plans — on or off the Marketplace.

How the ACA Marketplace Works

01



Shop

Compare plans side by side across all available carriers and coverage levels.



02



Apply

Submit your income and household information through the Marketplace application.



03



Check Eligibility

System reviews your application and determines available **financial assistance**.



04



Enroll

Choose your plan. A **McCormick agent** can walk through this step with you personally.



05



Get Covered

Coverage begins on your **effective date**. You're protected from day one.

★ McCormick shops the full Marketplace for you — **at zero extra cost.**

✓ **Licensed Agents**

✓ **No Extra Cost**

PLAN NETWORK TYPES

NETWORK OPTIONS

HMO Health Maintenance Organization

BUDGET-FOCUSED



REFERRAL

PCP + referrals
required



OUT-OF-NETWORK

No coverage



PREMIUM

Lowest cost

PPO Preferred Provider Organization

MAXIMUM FLEXIBILITY



REFERRAL

No referrals needed



OUT-OF-NETWORK

In & out-of-network



PREMIUM

Higher premium



Left panel plans typically offer the lowest monthly premiums

NETWORK OPTIONS

EPO Exclusive Provider Organization

FLEXIBLE WITHIN NETWORK



REFERRALS

No referrals needed



OUT-OF-NETWORK

Network only



PREMIUM

Mid-range cost

POS Point of Service Hybrid

SOME OON ACCESS



REFERRALS

PCP referral required



OUT-OF-NETWORK

Some OON coverage



PREMIUM

Varies by plan



Right panel plans offer varying out-of-network flexibility

| The Metal Tiers — Choosing Your Coverage Level



~40%

YOU PAY AT TIME OF CARE

Bronze

- Lowest monthly premium
- Highest out-of-pocket costs
- Insurance kicks in after deductible

BEST FOI Rarely need care — healthy, low usage



~30%

YOU PAY AT TIME OF CARE

Silver **MOST POPULAR**

- Mid-range monthly premium
- Balanced premium & out-of-pocket

UNLOCKS COST-SHARING REDUCTIONS (CSR)

BEST FOI Subsidy-eligible clients — maximum savings potential



~20%

YOU PAY AT TIME OF CARE

Gold

- Higher monthly premium
- Lower costs every time you use care
- Lower deductible & copays

BEST FOI Frequent care users — predictable costs



~10%

YOU PAY AT TIME OF CARE

Platinum

- Highest monthly premium
- Lowest out-of-pocket costs
- Minimal cost at time of service

BEST FOI High utilizers — chronic conditions, regular care



Silver is the ONLY tier that unlocks CSR — choosing another tier forfeits this benefit entirely, even if you qualify. This is the most costly mistake we help clients avoid.

| The 6 Cost Terms Every Buyer Must Know

COST TRANSPARENCY

1



Premium

Your **monthly payment** to keep coverage active — due whether or not you use care.

2



Deductible

What **you pay first** before insurance starts sharing costs with you.

3



Copay

A **fixed dollar amount** per service — e.g., \$30 per PCP visit, regardless of deductible status.

4



Coinsurance

Your **percentage share of costs** after your deductible is met — e.g., you pay 20%, plan pays 80%.

5



Out-of-Pocket Maximum

The **most you'll ever pay** in one plan year — your financial safety net. After this, plan pays 100%.

6



Network

Doctors & hospitals with **negotiated rates** — in-network = predictable, lower costs at time of care.



McCormick walks you through every line item and shows your **projected annual total cost** — so you choose with confidence, not guesswork.

How the ACA **Helps You Pay**

APTC

ADVANCED PREMIUM TAX CREDIT

✓ MONTHLY PREMIUM HELP

HOW IT WORKS

- Applied **directly to your monthly premium** — reduces your bill automatically
- Lowers your bill **NOW** — not at tax time
- Based on **household income & size** as a % of the Federal Poverty Level (FPL)
- Lower income = larger monthly discount** on your premium
- Reconciled at **annual tax filing** — income changes can affect your credit

CSR

COST-SHARING REDUCTIONS

✓ POINT-OF-CARE HELP

⚠️ **ONLY** available on **Silver plans** — choosing any other tier forfeits this benefit

WHAT IT LOWERS

📈 Lowers your **deductible, copays & out-of-pocket max**

FPL INCOME TIERS — HOW SILVER GETS ENHANCED

100-150% FPL	→	Silver functions like Platinum — ~10% cost share
150-200% FPL	→	Silver functions like Gold — ~20% cost share
200-250% FPL	→	Meaningful reductions still apply

Your Step-by-Step Plan Selection Guide

5 STEPS TO CHOOSING THE RIGHT ACA COVERA

The McCormick Agency

STEP 0

1



Know Your Budget

Monthly premium you can comfortably afford — plus the unexpected out-of-pocket costs you could handle in a tough year.

STEP 0

2



Estimate Your Health Use

Medications, specialist visits, and scheduled procedures all affect which plan level truly saves you money.

STEP 0

3



Check Your Doctors

Your current providers must be in-network before you commit to any plan.

✓ McCormick verifies for you

STEP 0

4



Compare Total Costs

Premium + deductible + copays + coinsurance + OOP max = the real annual picture. Don't judge by premium alone.

STEP 0

5



Work With a Licensed Agent

McCormick shops every carrier, verifies networks, and confirms subsidy eligibility — at zero extra cost to you.

Zero extra cost

You pay the same price either way. We cost you nothing extra.

When Can You Enroll?



OPEN ENROLLMENT PERIOD OEP — Annual Window

 EACH FALL

- Runs annually each fall — open to **everyone**
- No qualifying event required — simply apply
- Coverage typically begins **January 1** of the new year
- Best time to compare, switch, or re-enroll in a plan



SPECIAL ENROLLMENT PERIOD SEP — Life Event Triggered

 60-DAY WINDOW

- Triggered by a **qualifying life event**
- Job loss · Marriage · Divorce · Move · Birth · Adoption
- Turning 26 and aging off a parent's plan
- Typically **60 days** from the qualifying event date



INCOME-BASED COVERAGE Medicaid & CHIP

 YEAR-ROUND

- Available **year-round** — no enrollment window needed
- Eligibility based on income level and household size
- Coverage can begin **almost immediately** once approved
- McCormick screens your eligibility **in minutes**



FLEXIBLE ALTERNATIVE Off-Marketplace Plans

 ANYTIME

- Available **year-round** without a qualifying event
- Ideal when subsidies are not applicable to your situation
- Broader plan selection beyond the Marketplace
- McCormick compares all options to find your best fit



Missed Open Enrollment? You may still qualify for a Special Enrollment Period. Call us — we will find out together.

 No-Cost Consultation Same-Day Answers

CLIENT SUCCESS STORIES

How Real Clients Found the **Right Plan**



Maria, 34
FREELANCE DESIGNER

⚠️ Lost employer coverage, needed coverage quickly

⚡ SITUATION

Self-employed with moderate income — needed a plan covering her preferred doctors without breaking her budget.

✓ OUR SOLUTION

Qualified for APTC — premium reduced significantly each month.

APTC Qualified

Silver PPO

Preferred Doctors In-Network ✓

"Self-employed clients often qualify for significant



The Torres Family
PARENTS + 2 KIDS

⚠️ Child with asthma, income-qualified household

⚡ SITUATION

Ongoing Rx and specialist needs for child with asthma — needed a plan minimizing total annual costs, not just premiums.

✓ OUR SOLUTION

Placed in Silver HMO — APTC lowered the monthly premium, CSR slashed deductible and Rx costs at point of care.

APTC + CSR

Silver HMO

Rx Cost Reduction ✓

"The right plan costs the least over the whole year



David, 58
EARLY RETIREE

⚠️ Retired 7 years before Medicare eligibility

⚡ SITUATION

Fluctuating investment income made subsidy planning complex — needed stable coverage without costly surprises at tax time.

✓ OUR SOLUTION

Built a multi-year coverage strategy with proactive annual reviews to adapt as income shifted year over year.

Multi-Year Strategy

Annual Reviews

Income-Optimized ✓

"Early retirees need a strategy — not just a plan."

THE MCCORMICK AG

Your Family Deserves the **Right Coverage.**

Let's find the plan that fits your life — not just your budget.

The McCormick Agency compares every available option, verifies your doctor networks,

maximizes your financial assistance, and stays with you beyond enrollment day.

✓ **No-Cost Agent Services**

✓ **ACA-Compliant Plans**

✓ **Year-Round Support**

Schedule Your Free Consultation Today

The McCormick Agency — Your Trusted Health Insurance Advisor.