

## NAR HEALTH INSURANCE OPTIONS MATRIX

	ACA Individual Market Plans	Employer-Sponsored Health Plans	Association Health Plans (AHPs)	Union-Sponsored Health Plans	Medicare/Medicaid	Short-Term Health or Ministry Plans
<b>What is it?</b>	Coverage for individuals.	Coverage for employees, spouses & dependents.	Coverage for participants in associations.	Coverage for union members and affiliates.	Coverage for +65 age or low income.	Non-insurance coverage for individuals or members.
<b>Coverage</b>	Comprehensive. Must cover the ACA essential health benefits (EHBs). <sup>1</sup>	Comprehensive. Not required but most cover EHBs.	Comprehensive. Not required but most cover EHBs.	Comprehensive. Not required but all cover EHBs.	Comprehensive. Covers specified list of services.	Not comprehensive. Limited in duration and to some services.
<b>Protections for Pre-Existing Conditions</b>	Yes.	Yes	Yes	Yes	Yes	No
<b>Out-of-Pocket Protections</b>	Yes	Yes	Yes	Yes	Yes	No
<b>Deductibles</b>	Ranges from bronze plan (\$7,481 for single, \$15,000 family) to gold (\$1,650 for single, \$4,000 family).	Average is \$1,200 for single and \$3,000 for family with option for high deductible plans.	Same as large employers.	Lower than large employers.	Very low.	Deductible may be \$0, but dollar limit on total coverage.
<b>Premiums</b>	Typically, higher than large employer plans but federal subsidies may be available	Lower than ACA individual market.	Same as large employers.	Lower than large employers.	Free or very low	Very low
<b>Pros</b>	<ul style="list-style-type: none"> <li>Comprehensive coverage, including protections for pre-existing conditions;</li> <li>Federal subsidies based on income;</li> <li>Caps out-of-pocket expenses.</li> </ul>	<ul style="list-style-type: none"> <li>Comprehensive coverage including protections for pre-existing conditions;</li> <li>Lower cost than individual market</li> <li>Broader provider networks</li> <li>Caps out-of-pocket expenses.</li> </ul>	<ul style="list-style-type: none"> <li>Same as large employers.</li> </ul>	<ul style="list-style-type: none"> <li>Comprehensive coverage;</li> <li>Lower deductibles than employers.</li> </ul>	<ul style="list-style-type: none"> <li>Comprehensive coverage;</li> <li>Provides low-cost coverage</li> </ul>	<ul style="list-style-type: none"> <li>Very low premiums or deductibles;</li> <li>Base level for some services.</li> </ul>
<b>Cons</b>	<ul style="list-style-type: none"> <li>High deductibles;</li> <li>Narrow provider networks;</li> <li>High out-of-network cost.</li> </ul>	<ul style="list-style-type: none"> <li>May pay more if have a “small employer” plan or income is low.</li> </ul>	<ul style="list-style-type: none"> <li>Self-employed are not eligible;</li> <li>Some states limit or ban AHPs.</li> </ul>	<ul style="list-style-type: none"> <li>Uncertain if self-employed are eligible;</li> <li>Lower premiums than employers.</li> </ul>	<ul style="list-style-type: none"> <li>Eligible only if meet the criteria (age or income).</li> </ul>	<ul style="list-style-type: none"> <li>Limited coverage;</li> <li>No pre-existing conditions.</li> </ul>

For more in-depth information, please visit <https://www.nar.realtor/health-care-reform/health-insurance-options-matrix>.

<sup>1</sup> ACA’s “Essential Health Benefits” or EHBs include ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; and preventive and wellness services and chronic disease management.