Health INSURANCE STORE
AN INTEGRITY COMPANY

SIDE BY SIDE

ACA/Marketplace Alternatives

	ACA Marketplace	UHOne	Manhattan Life	Presidio Fortress
Plan type	**Major medical; minimum essential coverage**	Short Term, TriTerm & fixed-benefit plans	Supplemental: indemnity, cancer, accident, DVH	State-filed plan (not a health share); TX only today
Subsidies	**Yes (income-based)**	**No**	**No**	**No**
Essential health benefits	**Required by law**	Not ACA; limited benefits	Not major medical; pays cash benefits	Not ACA; no preventive or mental health
Pre-existing conditions	**Covered**	Short Term: never. TriTerm: may after 12 months	12-month limitation on most products	12-month wait; some conditions decline
Health questions	**None**	Medical underwritten; GI hospital, accident, dental	Varies: underwritten, simplified or GI	3 questions: conditions, tobacco, pregnancy
Enrollment	**Nov 1 – Jan 15, or a special enrollment period**	**Year-round**	**Varies**	**Year-round**
Premiums	**Higher without subsidies**	Varies by plan & state	Varies by product & state	Age-rated; rises each year
Best for	**Clients who qualify for subsidies**	Missed OEP, lost subsidy or need gap coverage	Adding cash benefits to other coverage	Healthy adults 18–64 & families paying full price

QUOTE THE MARKETPLACE FIRST

Contract UHOne, Manhattan Life & Presidio through HIS: **Contracts@hisagents.com**