Health INSURANCE STORE
AN INTEGRITY COMPANY

THE SIMPLE VERSION

ACA/Marketplace Alternatives

ACA vs. Non-ACA Health Insurance (Comparison Table)

Feature	ACA Plans (Marketplace)	vs	Non-ACA Alternatives
Subsidies Available	**Yes (income-based)**		No
Essential Health Benefits	**Required by law**		Often limited or optional
Pre-Existing Conditions	**Covered**		May be excluded or limited
Premiums	**Higher (without subsidies)**		Typically lower
Enrollment Periods	**Annual Open Enrollment**		Varies; often year-round
Best For	**Those who qualify for subsidies**		Those paying full price