



Coverage through the

Affordable Care Act Marketplace

The Affordable Care Act (ACA) marketplace is often the first step for those seeking health insurance. It offers a range of plans that cater to different health needs and budgets. Since the implementation of the ACA marketplace in 2014, participating insurance carriers can no longer calculate rates based on a consumer's health nor can they deny them coverage, making ACA-compliant plans the only plans in the individual health insurance market that will accept and cover consumers with major pre-existing conditions.



Exploring Your Options

The ACA marketplace provides an online platform where you can compare various health insurance plans. Plans are organized into categories based on the actuarial percentage of healthcare costs they cover: Bronze, Silver, Gold, and (in some markets) Platinum. While Bronze plans have the lowest premiums, they also have higher out-of-pocket costs. Conversely, Platinum plans have the highest premiums but cover the most healthcare expenses. This doesn't necessarily mean that Bronze is the worst option and Gold is the best option. Healthcare usage, needs & several other variables dictate which option may be best for your unique needs. All plans available on the marketplace will cover preventive care at 100% and are guaranteed to have coverage for the 10 essential health benefits.



Leveraging Advanced Premium Tax Credits

One of the most significant benefits of choosing a plan through the ACA marketplace is the availability of advanced premium tax credits (APTCs). Based on your relationship to the Federal Poverty Level (No, this doesn't mean you have to be low income!), These tax credits are designed to make premiums more affordable for individuals and families utilizing ACA-compliant coverage. Your eligibility for APTCs depends on your modified adjusted gross income (MAGI), and these credits can be applied directly to your monthly premiums, reducing your out-of-pocket costs. In 2021, APTCs were expanded dramatically and now the cost of the benchmark silver plan in your area is limited to no more than 8.5% of your MAGI.

Maximize the Benefit of APTCs

It's essential to accurately estimate your annual income when applying for health insurance through the marketplace. Underestimating your MAGI could result in owing money when you file your taxes, while overestimating could mean paying higher premiums throughout the year.



Our Vision

Move Health Partners is the premier healthcare insurance planning firm utilized by forward-thinking advisors & their clients to solve unique healthcare planning needs.



Our Mission

One thing you'll learn quickly after meeting Move Health Partners is that our team is passionate about helping people. In a complex industry, our mission is straightforward:

To make health coverage simple & clear.

Why Choose Us?

Advisors across the country trust our team of experts to help their clients find the right plan to meet their financial goals.

Get in Touch