YOUR FREE COVERAGE GUIDE

Replace or Upgrade Your Health Plan

A plain-English guide for self-employed people, families & 1099 workers — from a licensed agent.

> Hi — I'm Thyrza, a licensed health insurance agent. If your employer plan is ending, your marketplace carrier is leaving, or you're self-employed and tired of subsidy games, here's exactly what I walk every client through. No jargon, no pressure.

1 Know what you're actually losing (and when)

Write down your plan's end date and what mattered most — your doctors, prescriptions, and out-of-pocket max. That's your checklist for a replacement. Even a short gap is a real risk, so start early.

2 Understand your three lanes

- **COBRA / mini-COBRA** — keep your old plan temporarily. Simple, but usually the most expensive, and it runs out.
- **ACA marketplace** — good if you qualify for a subsidy. If you earn too much for one, it often isn't the deal people expect.
- **Private (off-exchange) PPO** — coverage that follows you, not your job, often with broad networks. This is what I set up for self-employed people, 1099 workers, and families who earn too much for subsidies.

3 Compare on the things that matter

Premium is only part of it. Look at the **network** (are your doctors in it?), the **out-of-pocket max** (your worst-case number), and how **prescriptions** are covered. A cheap premium with a narrow network can cost far more when you actually use it.

4 Watch the deadlines

Losing coverage usually opens a **special enrollment window** — but it doesn't last forever, and a new plan takes time to start. The earlier you line it up, the cleaner your start date.

5 Don't do it alone (it's free to get help)

A licensed agent costs you nothing and can compare your real options side by side. One real person — and your information never gets sold.

Want me to run your specific options?

Free, no pressure — I'll compare your real choices with you.

Get my free quote →

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