

Your Health Insurance Decision Framework

Step 1: Income Assessment ■

- Under \$15,000 → Apply for Medicaid NOW
- \$15,000 - \$30,000 → Check Marketplace subsidies, SafetyWing backup
- \$30,000 - \$60,000 → Compare Marketplace vs SafetyWing
- Over \$60,000 → Continue to Step 2

Step 2: Health Status ■

- Chronic conditions, prescriptions, regular care → Need comprehensive coverage
- If any apply: ACA Marketplace, Spouse's plan, or SafetyWing Complete
- If none apply → Continue to Step 3

Step 3: Lifestyle & Travel ■

- Travel internationally often → SafetyWing or World Nomads
- Move between US states → SafetyWing
- Stay home year-round → Marketplace or Spouse's plan
- Travel occasionally → SafetyWing or Marketplace + travel

Step 4: Budget Reality Check ■

- Under \$50 → SafetyWing or Medicaid
- \$50-\$100 → SafetyWing, Subsidized Marketplace, Health sharing ministry
- \$100-\$200 → SafetyWing Complete, Marketplace, Spouse's plan
- \$200-\$400 → Marketplace or Spouse's plan
- \$400+ → Gold/Platinum Marketplace or Private insurance

Step 5: Final Decision Matrix ■

- Scenario A: Healthy + Travels + Tight Budget → SafetyWing Essential
- Scenario B: Healthy + Stays Home + Moderate Budget → ACA Marketplace
- Scenario C: Chronic Conditions → ACA Marketplace or Spouse's plan
- Scenario D: Healthy + Nomadic + Higher Budget → SafetyWing Complete
- Scenario E: Married + Spouse Coverage → Spouse's plan

■ **Get Covered with SafetyWing**

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