



COMPREHENSIVE COVERAGE FOR EVERY PHASE OF LIFE

At INSURICA Direct we understand that life events can affect your group health insurance coverage. Whether you're dealing with a dependent aging out of your plan or you're interested in exploring Medicare options, our enrollment specialists are ready to assist you with coverage solutions that adapt to all of life's changes.

MEDICARE SOLUTIONS

We understand that becoming eligible for Medicare can bring up many important questions. Our team is AHIP and product certified, ready to assist you with Medicare Advantage, Medicare Supplements, and Part D coverage.

DEPENDENTS TURNING 26 YEARS OF AGE

Under the ACA, health plans must provide dependent coverage up to age 26. We can help those turning 26 find the most suitable plan to meet their needs.

NEWBORN COVERAGE

Depending on your family situation, it might be more cost-effective to obtain individual coverage for your child rather than paying the higher family rate associated with your employer's plan. Our enrollment specialists will present all available insurance options and help you choose the plan that best fits your needs and budget. We are available year-round to assist with service, provider, and network questions.

COBRA ALTERNATIVES

For those eligible for COBRA, individual coverage can often be secured at a lower cost than the group COBRA rate.

GROUP COVERAGE FOR COMPANIES WITH TWO OR MORE EMPLOYEES

SHORT-TERM NEEDS

For employees who missed open enrollment or are in a waiting period, short-term coverage is available. These plans are generally affordable and provide essential protection against unexpected injuries and illnesses.

FAMILY GLITCH

If the cost of health plan coverage for a dependent or spouse exceeds the household affordability thresholds set annually by the IRS, they may qualify for an advanced premium tax credit through [Healthcare.gov](https://www.healthcare.gov).



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