

The 1099 Family Health Insurance Checklist

7 things to compare before choosing your family's 2027 health plan

Self-employed with kids? Before you renew or choose a health plan, compare what your family is actually getting. Pour a coffee. Close a few of those 37 tabs. This takes 10 minutes.

- 1 Is it ACA major medical, or something else?** ☐
ACA plans cover pre-existing conditions and essential benefits. Fixed-benefit (fixed indemnity), short-term and other private plans follow different rules. Know which one you are looking at before you look at price.
- 2 Are you paying full price?** ☐
If your household doesn't qualify for a premium tax credit, it's worth comparing more options. For 2027, credits are available up to 400% of the federal poverty level (\$132,000 for a family of four). Estimate self-employed income carefully, with your CPA.
- 3 What is the family out-of-pocket maximum?** ☐
This is your worst-case year for covered care. 2027 ACA plans cap in-network costs at \$24,000 for a family, and many plans are lower. Some non-ACA plans have no cap at all: you pay whatever the plan does not.
- 4 Are your doctors and hospital in the network?** ☐
Check your pediatrician, your specialists and the hospital you would actually go to. Ask whether you need referrals, and what happens when you travel.
- 5 Are your prescriptions covered, and how?** ☐
On an ACA plan, look up each drug on the plan's drug list and its tier. On other plans, ask whether prescriptions are an insurance benefit or a discount program.
- 6 Pre-existing conditions and health questions** ☐
Will the plan ask health questions? Can it decline someone in your family? Is anything excluded for a waiting period? Read the pre-existing condition section before you read the price.
- 7 What is NOT covered?** ☐
Look for maternity, mental health, ongoing therapy, chronic conditions, kids' conditions present at birth, and sports injuries. The exclusions page tells you more than the brochure cover.

Then do the Family Math: 12 months of premium, plus what you'd realistically spend, plus the worst case. The cheapest premium has a funny way of not being the cheapest year.

Key dates

Open Enrollment: Nov 1, 2026 to Jan 15, 2027
Enroll by Dec 15 for coverage starting Jan 1

Compare the plan. Not just the logo.

Rather not do insurance homework? Fair. I'll do the side-by-side for free, and I'll be honest, even when the answer is "keep what you have."

Compare My Family's Options

MorrisHealthandLife.com/1099-family-health-insurance