

Sources: [1] [2] [4]

KLASSIC HEALTH / MARCOS ROLDAN

ACA Marketplace & Other Private Coverage

A clear starting point for comparing coverage and monthly cost.

Marketplace plans are private insurance, too.

They are offered by private insurers through the Marketplace, with ACA protections and possible financial help for eligible applicants.

Other private coverage is a broad category. Identify whether the policy is ACA-compliant major medical, short-term insurance, or a limited supplemental plan.

Request a coverage review

EDUCATIONAL GUIDE / REVIEWED NOVEMBER 23, 2026

Compare coverage and costs side by side

Plans sold outside the Marketplace can have very different benefits and limitations.

What to compare	ACA Marketplace	Other private coverage
Monthly premium	Compare the premium after any eligible premium tax credit. Savings depend on your application.	No Marketplace premium tax credits for plans bought outside the Marketplace. Compare the full quoted premium.
Covered benefits	Required essential health benefits include hospital care, prescriptions and maternity care.	Verify whether it is ACA-compliant major medical, short-term coverage or a limited supplemental policy.
Pre-existing conditions	Marketplace coverage includes pre-existing conditions.	Protections depend on the product. Short-term plans may exclude pre-existing conditions; review underwriting and exclusions.
Costs when you get care	Compare the deductible, copays, coinsurance and limit for covered in-network costs.	Check benefit limits and exclusions. A fixed indemnity cash benefit does not replace comprehensive medical coverage.
Doctors and drugs	Confirm your doctors, hospitals and prescriptions with the specific plan.	Confirm provider access, drug coverage and payment rules. Network access alone does not establish covered benefits.

Sources: [1] [2] [3] [4]

2027 ACA benchmark and age illustration

KFF national benchmark for age 40, with age-based illustrations before premium tax credits.

Benchmark = second-lowest-cost Silver premium, weighted by county plan selections.

Age	CMS age factor	Monthly	Annual	Figure type
30	1.135	**$624**	**$7,488**	Modeled age illustration
35	1.222	**$672**	**$8,064**	Modeled age illustration
40	**1.278**	**$703**	**$8,436**	**KFF national benchmark**
45	1.444	**$794**	**$9,528**	Modeled age illustration
50	1.786	**$982**	**$11,784**	Modeled age illustration
55	2.230	**$1,227**	**$14,724**	Modeled age illustration

Other ages are modeled, not measured national age averages. Monthly = $703 × CMS age factor ÷ 1.278, rounded to the nearest dollar. Annual = displayed monthly × 12.

State age-rating rules and local prices vary. These amounts do not predict your quote or establish equivalent benefits or savings versus employer or other private coverage.

Sources: [5] [6]

Compare actual quotes for your household

Match the ZIP, covered people and start date; then review the benefits behind each premium.

Quote details	ACA Marketplace	Employer coverage	Other private coverage
Quote date / plan year			
Carrier / plan / policy type			
Net monthly premium			
Annual premium (monthly × 12)			
Deductible / out-of-pocket limit			
Doctors / hospitals / drugs			
Exclusions / benefit limits			

For ACA, use the premium after any eligible tax credit. For employer coverage, enter your employee contribution. For other coverage, use the quoted premium and identify the policy type.

Premiums alone do not measure total healthcare costs. Plans may not provide equivalent benefits.

Sources: [2] [3]

Review the details before choosing coverage

Use the plan’s official documents, an accurate application and a current quote.

Current quotes and benefit summaries

Confirm the carrier, policy type, premium, deductible, out-of-pocket limit and coverage start date.

Doctors and medicines

Verify each provider and prescription in the specific plan.

Your application details

Confirm household, income, eligibility and coverage needs before enrollment.

LINKED SOURCES

[1] HealthCare.gov: Marketplace coverage and private insurers

[2] HealthCare.gov: Plans outside the Marketplace

[3] HealthCare.gov: Premiums and total healthcare costs

[4] CMS: Short-term and fixed indemnity coverage

[5] KFF: 2027 Marketplace benchmark premiums

[6] CMS: Federal default age curve, Appendix I

Reviewed November 23, 2026. Confirm current plan documents, availability and eligibility.

Request a coverage review

954-998-2727

Educational information; not an insurance policy or quote.