FOR INDIVIDUALS

Coverage that feels *personal* — for you.

A calm, plain-English guide to shopping health insurance when you are the only person on the plan. Built the KR Insurance way: honest advice, no pressure, beautifully simple.

01
YOUR LIFE FIRST

02
TRUE COST

03
BEFORE YOU ENROLL

START HERE

Your real life comes before price tags

A low monthly number is not always a win. You want a plan you can actually use when you need care — with your doctors, your medicines, and a hard year you could still survive.

Write these down first

- ☐ When coverage must start
- ☐ Doctors you will not give up
- ☐ Medicines you take each month
- ☐ Pregnancy plans or mental health care needs
- ☐ Monthly budget you can keep
- ☐ How much a bad medical year could cost you

Words, simply

Premium — what you pay every month.

Deductible — what you often pay first before the plan pays more.

Out-of-pocket max — your worst-case year for covered in-network care.

Network — doctors and hospitals that work with the plan.

Medicine list — which drugs are covered, and at what cost.

Paths people actually use

PATH	IN PLAIN ENGLISH	WATCH FOR
Marketplace	Often a full set of basic benefits; income help may apply	Network fit; sign-up windows
Job continuation	Keep a former job plan for a while	Full premium; deadlines
Other private plans	Sometimes different rules and questions	What is left out (maternity, etc.)
Short-term	Faster / lower price for some	Weaker benefits — last resort

Parent plan (under 26)	Often the best value if available	End date

Two cost pictures — always do both

Quiet year

Premium × 12 + normal visits + your regular medicines.

Hard year

Premium × 12 + enough to reach the out-of-pocket max for covered in-network care.

If the hard year would break you, the “cheap” plan is not cheap.

Before you say yes

- [ ] My doctor and hospital are on the plan (checked by name)
- [ ] My medicines are covered at a cost I can pay
- [ ] I know if maternity and mental health are included
- [ ] Start date leaves no gap in coverage
- [ ] Quiet-year and hard-year numbers are written down
- [ ] I answered health questions honestly where asked

Bring this to your call with Dawn

Need-by date · medicine list · doctors to keep · monthly budget · your top three worries.

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