FOR FAMILIES

One household. Many needs. *One clear plan.*

How to shop health coverage when more than one person must be protected — without optimizing for only the healthiest parent online.

BIG IDEA

A plan that works for one adult can still fail the household if it leaves out maternity, a child's specialist, or mental health care someone actually uses.

Map the household

Who is covered?

- ☐ You and spouse / partner (rules vary)
- ☐ Children and ages
- ☐ Anyone joining mid-year (new baby)
- ☐ College students living elsewhere

What each person uses

- ☐ Primary doctors and pediatrician
- ☐ Specialists and therapists
- ☐ Preferred hospital
- ☐ Every ongoing medicine

Together or split?

APPROACH	WHEN IT HELPS	TRADEOFF
Everyone on one plan	Same area; simpler	One person's needs can limit options for all
Job plan + another path	One strong workplace plan	Two bills; more coordination
Kids and adults different	When programs differ by age	More to manage

Ask out loud: *"If one of us needs something this plan leaves out, what happens to everyone else?"*

Family cost, simply

1. **Family premium** — monthly cost for who is on the plan.
2. **Deductible design** — ask whether one sick person can finish their share alone, or whether a large family number blocks them.
3. **Family out-of-pocket max** — worst-year ceiling when the contract says so.

Price three years, not one month

A year with a baby · a year with more therapy or specialists · a normal year. Rankings often change.

Life moments that force a new look

- Marriage or divorce
- Birth or adoption
- New job or lost job
- Moving
- Child turning 26
- Big income change

Family “yes” list

- [ ] Every person listed correctly
- [ ] Maternity covered if needed
- [ ] Mental health access is real
- [ ] Doctors and medicines checked for this year
- [ ] Hard-year cost is survivable
- [ ] You know who to call when something goes wrong