COMPARISON BRIEF

You, family, or business — *which lens?*

A side-by-side brief when you wear more than one hat — self-employed parent, owner with a small team, dual-income household.

What “good” looks like

	JUST YOU	FAMILY	SMALL BUSINESS
Win	Care you can use without money panic	Everyone can get needed care	Fair benefit + budget you can keep
Hardest part	Price vs real coverage	Different needs in one plan	Cost, sign-ups, many home towns
Money unit	Your year	Household year	Per person / company budget
Doctors	Yours	Many people’s	The whole team’s
Paperwork	Low	Medium	High
Common fail	Cheap plan, wrong doctors or meds	Leaves out maternity or mental health	Plan people cannot afford to use

Questions by lens

ASK	YOU	FAMILY	BUSINESS
Who is this for?	Me	Our household	Company + staff
What must work?	My doctors & meds	Kids + adults’ needs	Budget + fairness
Disaster case?	One big medical year	Two high-use people	Rate jump + turnover
Who runs it?	You + agent	You + agent	Owner + broker + payroll + CPA

Mixed real life

Self-employed parent — think like a family buyer, with solo cash flow.

Owner with a few employees — business structure and personal family coverage may both matter.

Two jobs in one house — compare both workplace plans before buying something extra.

Rules that always help

1. Read what is left out — maternity, mental health, waiting periods.
2. Check real doctors and real medicines — not logos.
3. Model a quiet year and a hard year.
4. Confirm the start date leaves no gap.
5. Use a licensed agent for fit; a tax pro for business tax questions.

NEXT STEP

Bring this brief to a conversation at krinsuranceagency.com/calendar — independent guidance in all 50 states.