



HP HEALTH GROUP

YOUR HEALTH PLAN, DONE RIGHT

SMARTER COVERAGE FOR SELF-EMPLOYED
INDIVIDUALS, CONTRACTORS, AND SMALL
BUSINESS OWNERS.

SMARTER COVERAGE. REAL SAVINGS. ZERO FLUFF.
HP HEALTH GROUP.



ARE YOU OVERPAYING FOR HEALTH INSURANCE?

THE GOOD NEWS IS... YOU'RE PROBABLY NOT ALONE.

If you're self-employed or a 1099 contractor, you've likely been pushed into overpriced ACA plans, confusing limited coverage options, or gimmicky "cheap" insurance that doesn't help when it matters.

We build this short guide to show you how to structure better, smarter, and more *affordable* health insurance - without wasting hours online or overpaying another year.



**WANT HELP NOW? SKIP
TO THE LAST PAGE AND
START YOUR FREE
REVIEW TODAY**

THE 3 BIGGEST MISTAKES SELF-EMPLOYED PEOPLE MAKE



PAYING FULL PRICE WITHOUT SUBSIDIES

Most self-employed make too much to qualify for ACA subsidies - which means they're stuck paying full price for overpriced plans.



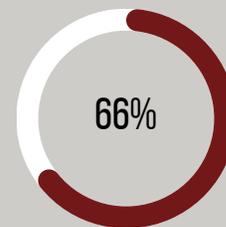
CUTTING CORNERS ON PREMIUMS

The cheapest plans often come with huge deductibles or limited benefits - leaving you with big bills when you actually need care.



SKIPPING SUPPLEMENTAL COVERAGE

Without accident, critical illness, or income protection, one surprise event can wipe out your savings - even with a base plan. Like a puzzle with missing pieces.

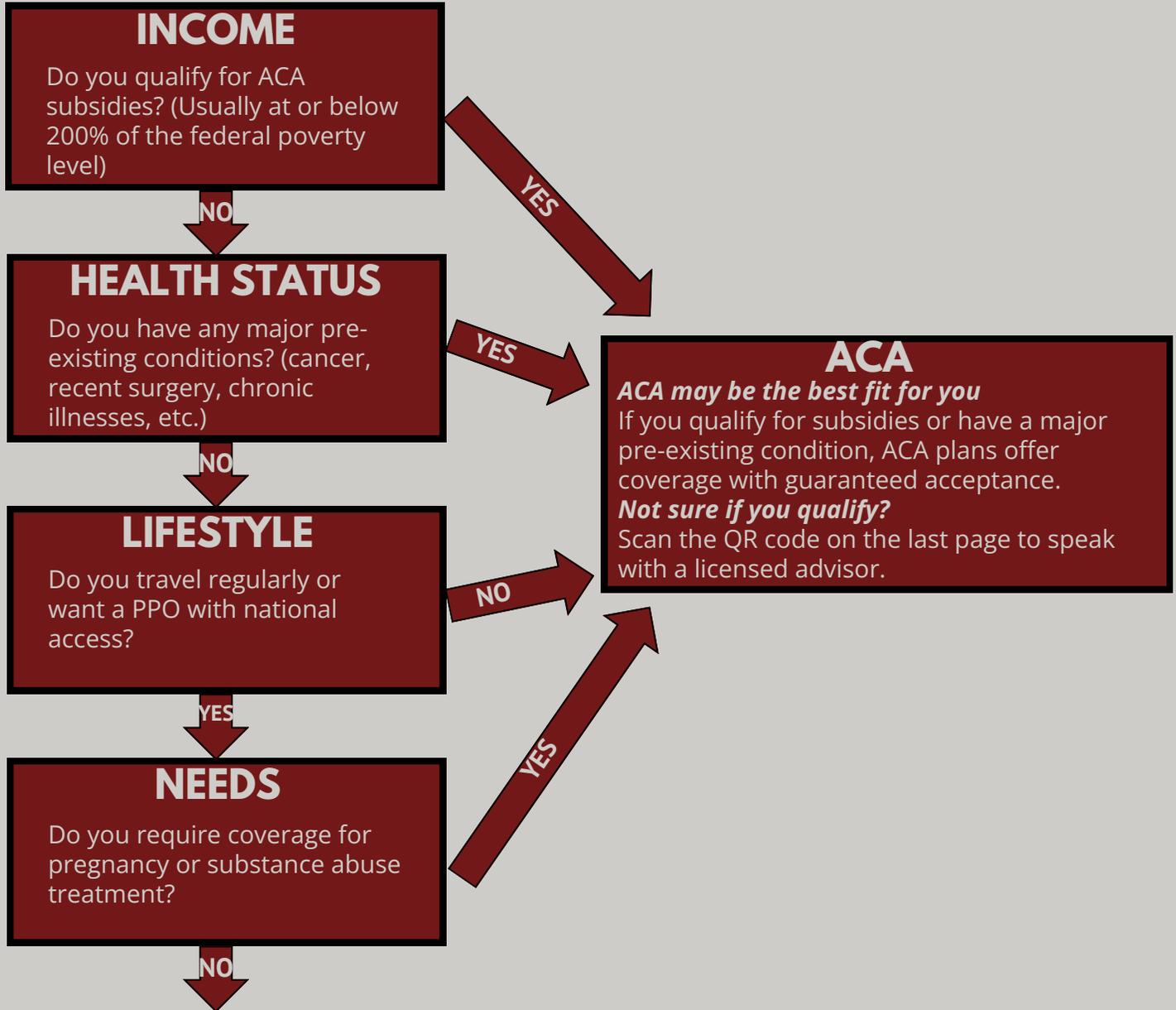


THE REAL COST OF CHOOSING WRONG

66% of bankruptcies in the U.S. are linked to medical bills - many of which could have been avoided with better coverage.

American Journal of Public Health, 2019.

What is the Smartest Path to Coverage?



Medically Underwritten Coverage

If you answered “NO” to everything (except the lifestyle question), a medically underwritten plan may offer **the best balance of cost and protection** - especially for healthy, self-employed professionals

- **Lower monthly premiums**
- **Nationwide PPO access**
- **Add accident, short term disability, dental, vision, and more**

Want help building your plan?

Scan the QR code on the next page to connect with one of our licensed advisors and customize your coverage.



TAKE YOUR NEXT STEPS



SCAN THE QR CODE OR VISIT OUR SITE TO START YOUR FREE PLAN REVIEW



GET A FREE PLAN AUDIT & STOP OVERPAYING

01. CURRENT PLAN REVIEW



One of our licensed advisors will review your current plan, uncover hidden gaps, and explain exactly where you're overpaying and underprotected.

02. SIDE-BY-SIDE SAVINGS BREAKDOWN



We'll compare your current costs with smarter plan options - so you can clearly see how much you could be saving every month & year.

03. CUSTOM QUOTE BASED ON NEEDS



Get a personalized plan recommendation built around your lifestyle, budget, and health needs - no pressure, just clarity