

# Health Insurance Doesn't Have to Be Confusing

Building trust and excellence since 1997, we guide you step by step so you can make confident coverage choices for yourself, your family, or your business.

## Feeling overwhelmed by health insurance options?

You're not alone—and we're here to help.

At Insurance & Financial Solutions, we have spent more than 30 years guiding individuals, families, and businesses through the health insurance landscape. As an independent agency, we represent multiple carriers and plan options---allowing us to recommend coverage based on your needs NOT a company's agenda.

## How We Can Help



### Under age 65?

We navigate the Healthcare.gov marketplace with you to select the right plan during Open Enrollment (Nov. 1<sup>st</sup>-Dec.15<sup>th</sup> for a Jan 1 start) or after qualifying life events.



### Between jobs or need temporary coverage?

We identify short-term solutions that fit your transition period.



### Turning 65, retiring, or receiving disability?

We guide you through Medicare options and ensure confident enrollment



### Facing high premiums through a spouse's employer plan?

We evaluate whether you may qualify for more affordable individual coverage.



### Paying too much for Medicare Supplement coverage?

We review your current plan and compare competitive alternatives.



### Own a business?

We design and manage group health insurance solutions including renewal analysis.



### Looking to expand employee benefits?

We strengthen your benefit package with additional options tailored to your workforce.



Schedule your free consultation today -- receive clear, personalized guidance.

INDEPENDENT-----EXPERIENCED-----CLIENT FOCUSED