I work for myself.

01 / Understand the health options

What are we trying to protect?

Health insurance helps with covered care. Life insurance addresses a different question: the support your family would need if you died. Start with these separate jobs so one product is not expected to solve everything.

WORK THROUGH THESE FOUR CHECKS

- [ ] Check available enrollment routes and any applicable deadline.
- [ ] List family members who need coverage without recording sensitive details here.
- [ ] Compare the premium with costs when you use care.
- [ ] Verify doctors and prescriptions against the exact plan.

Health options or enrollment questions to investigate

The costs and plan differences I need explained

Bring to the conversation: Which health enrollment routes should I check for my household?

Read the self-employed family guide - read online

General education, not a quote, application or personalized coverage recommendation. Confirm current terms and deadlines with the relevant insurer or program. Keep sensitive documents out of ordinary text and email.

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02 / Separate family and business needs

How should I compare health options?

Look beyond the monthly premium to costs when you use care, the provider network and prescriptions. For Marketplace coverage, household and income information affect available savings; confirm current rules through the official enrollment process.

WORK THROUGH THESE FOUR CHECKS

- [ ] List household responsibilities that depend on your income or care.
- [ ] Gather the basic details of life coverage already in place.
- [ ] List business obligations separately from household responsibilities.
- [ ] Ask what would help if illness or injury interrupted work.

The family's main responsibilities

Separate business or income-interruption questions

Bring to the conversation: How do variable income and household changes affect my application?

Make sense of health-plan costs - read online

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I work for myself.

03 / Make the next conversation practical

What belongs in a separate conversation?

A household need is different from an ownership agreement or a business debt. List them separately. If illness or injury stopped you working, ask about that scenario too: life insurance is not a substitute for reviewing disability coverage.

WORK THROUGH THESE FOUR CHECKS

- [ ] Ask what current income information the enrollment process requires.
- [ ] Confirm how to report changes if Marketplace information changes.
- [ ] Choose an affordable payment commitment to discuss, not a product first.
- [ ] Ask which questions need an insurance, tax or legal professional.

The question I want to resolve first

Who I need to speak with and when

Talk this through: Text or call 760-504-4939. Book a conversation or use Coverage Compass at the library.

HealthCare.gov: coverage for self-employed people
NAIC: life insurance buyer's guide

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