Benefits 101

Plan Options

When you need to find a health insurance plan but don't know where to start, consider these different plan options:

Employer-based health insurance

One option is to get health insurance through your job. Many employers offer health insurance as part of their benefits package, and the plan's cost is usually split between you and your employer. This is a good option if you want your employer to handle the paperwork and premiums for you.

Private health insurance

Or you can choose to buy health insurance directly from an insurance company. This can be a good option if you don't have access to an employer's plan or want more control over your coverage. However, private plans may be more expensive than employer-based or Marketplace plans.

Parent's plan

If you're under 26, still in school, or if you're just starting out in your career, you may be able to get health insurance through your parent's plan. Also, if you're not yet eligible for other types of health insurance plans, your parent's plan may be a great option, especially if it offers comprehensive coverage and affordable premiums. Even if your employer offers insurance, you can still stay on your parent's plan until you turn 26. Sometimes those employers will have a cash-out option for waiving their plan.

Spouse's plan

Finally, if you're married or have a partner, you can get health insurance through your spouse's plan. This can be a good option if your spouse's plan offers more comprehensive coverage and affordable premiums. However, you may have less control over the coverage options, and there may be a charge if you are both offered insurance through your employer. This is called the spousal surcharge. So, talk with your partner to determine if this is the right plan for you.

No matter which option you choose, having health insurance can help protect you from financial hardship, so take the time to explore your options.

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