



RGEA Exclusive Webinar

New Healthcare Options for Those Under 65

A P O L L O H E A L T H I N S U R A N C E



Who We Are

We are a family-owned health insurance brokerage based in Lee's Summit, MO. We take an innovative and personalized approach to help individuals, families, and businesses make the often overwhelming topic of health insurance understandable, simple, and affordable.

We are licensed in all 50 states, offering solutions for:

- Individual Health Insurance
- Group Health Insurance

You will experience our white-glove service, which means a dedicated claims team, help with ID cards, and a high-touch customer service commitment focused on your needs.



The Problem

Healthcare costs and complexity have never been higher within the health insurance landscape



High Deductibles



Limited Networks



Carrier Changes

3 Buckets of Health Insurance

1

ACA

2

STM / Health Shares

3

Association

Affordable Care Act (ACA)

- Guaranteed Issued
- Plans offered through the marketplace that are based on age, zip code, household size, and household taxable income.
- Covers any and all preexisting conditions
- Provides minimum essential coverage

Short Term and Health Shares

- PPO Network
- Based on zip code and age only
- Provides MEC
- More affordable than the ACA when income is 250% or more above the federal poverty level
- Typically excludes coverage on preexisting for first 24 months
- Roughly 5 million Americans are enrolled in these type of plans

Association Health Plan

- PPO Network Nationwide
- Coverage for preexisting conditions
- Same rate nationwide no matter who is enrolling
- HSA Eligible
- Simplified Issue

Profile 1:

The Early Retired School Administrator

Retired Before 65



Who

A school principal, superintendent, or district administrator who retired early to enjoy life, travel, or care for family — but is not yet 65 and eligible for Medicare.

“I retired with 30+ years of service, but now I’m shocked at how expensive the retiree health plan is before Medicare kicks in.”

Pain Point?

- State retiree health plan or COBRA is \$1,200–\$1,900 per month
- They don’t realize ACA plans can apply even if they are retired with a pension
- Concerned about coverage gaps before Medicare

Our Solution

- Build an affordable pre-Medicare bridge plan to get them from retirement to age 65
- Evaluate pension and income to determine ACA subsidies and lower premiums
- Ensure doctors and medications remain covered during the transition

Profile 2:

The Police Officer & Younger Spouse

“Split-Age Household”



Who

A retired police officer who left the force in their early-to-mid 50s with full service years and now has retiree benefits or is eligible for Medicare, but their spouse is still 2–8 years away from eligibility.

“I got my health benefits handled when I retired from the force, but my spouse is still too young for Medicare. We don’t know the smartest path forward.”

Pain Point?

- Retiree plans often cover the officer well but are expensive for the younger spouse
- The younger spouse may be overpaying through retiree coverage or COBRA
- Uncertainty around how household income and pension affect ACA credits

Our Solution

- Optimize coverage separately for each spouse instead of a one-size-fits-both approach
- Often reduce the younger spouse’s premiums by \$300–\$700 per month with an ACA plan
- Provide support until both spouses reach Medicare

Profile 3:

The Firefighter with Supplemental Income

“Retired but still working part-time”



Who

A retired firefighter collecting a pension but still working part-time for supplemental income, such as consulting, seasonal emergency support, safety training, contracting, or city event work.

“I’m technically retired, but I still pick up some work. I don’t want to mess up my health insurance or lose ACA tax credits because of my income.”

Pain Point?

- Pension plus part-time income makes ACA tax credit rules confusing
- Concerned about year-end tax credit clawbacks if income is misestimated
- Income fluctuates and they aren’t sure how to report it for insurance purposes

Our Solution

- Review pension, W-2 income, and 1099 income to maximize ACA savings while avoiding tax payback
- Recommend a stable plan that can adapt to income changes
- Provide year-round advisor support as income or household circumstances shift

Real Life Example 1:

Spilt-Age Couple

A retired husband was already on Medicare, but his wife was 63 and still two years away from eligibility. She stayed on COBRA after he retired because they assumed it was the only option.



Before Apollo

- Wife's COBRA premium: **\$1,000 per month**
- They were worried about leaving COBRA and losing access to their doctors
- They also didn't understand how his pension and her small part-time income affected ACA eligibility

After Apollo

- Moved the wife onto an ACA plan: **\$234 per month**
- **Savings of over \$750 every month** for the household
- She kept her same doctors and prescriptions, and now they have a clear plan for the transition to Medicare when she turns 65

Key Takeaway

Many retirees unknowingly overpay on COBRA when lower-cost, high-quality coverage exists for the under-65 spouse.

Real Life Example 2:

Early Retired School Teacher

A retired high school teacher had access to stay on the district retiree health plan until age 65. He assumed that was the safest and most reliable choice.



Before Apollo

- Retiree plan premium: **\$875 per month**
- Annual increases kept driving the cost higher each year
- He felt “locked in” because he was told leaving the retiree plan wasn’t advisable

After Apollo

- Switched to an ACA plan with the same provider access: **\$450 per month**
- **Premium cut nearly in half**
- Will now save over \$5,000 per year until Medicare

Key Takeaway

Retiree plans are often *not* the most cost-effective for early retirees.

Many can reduce costs significantly without sacrificing coverage.

“Where do we go from here?”

Scan here to
book your
consultation
or call us at
919-420-3213



01

Schedule a consultation

02

Apollo compares your options

03

Choose what fits best

04

We handle enrollment and support year-round



Apollo
Health Insurance

Thank You!

Jared Boyett

816-897-7706

jboyett@apollo-insurance.com

www.apollo-insurance.com