

IN COLLABORATION WITH **onehealth**

CROSSROADS
INSURANCE GROUP



HEALTH PLANS FOR SELF- EMPLOYED PROFESSIONALS



The Business Owner's Health Coverage Guide



WHY WOULD INDEPENDENT PROFESSIONALS CHOOSE THIS?

Finding quality health coverage on your own can be expensive, overwhelming, and limited. That's why this program is designed the way it is. It's tailored for independent professionals (1099 workers, contractors, small business owners, etc.) who want strong coverage, flexible plan options, and access to care across all 50 states.

It offers access to quality coverage not available on state ACA marketplaces. Because of this, **participants typically save 20–40%** compared to ACA marketplace plans, along with comprehensive benefits.



+866-811-0737



Gain Access to A National PPO Network

This network has more than 1.3 million healthcare providers across all 50 states.



Fast and Simple Enrollment

Complete the application in 3–5 minutes, with dedicated support available throughout the process.



Flexible Deductibles

You can choose from 8 deductible levels based on your needs, wants, and limits.



Proactive Claims Assistance

You'll receive personalized help for large claims to ensure smooth and timely processing.

More Key Features and Questions



Individual Plans with Group Rates

This network has more than 1.3 million healthcare providers across all 50 states.



Comprehensive Coverage

The coverage we provide is similar in quality and depth to plans offered by large employers.



Affordable Premiums

This is where the 20-40% savings in comparison to ACA marketplace options comes in!



No Participation Requirements

You'll get the same level of care and focus no matter the size of your company.

Health Plan Checklist

Ask these while you're looking around!

- ☐ Do I qualify for \$0 premiums/cost-sharing reductions based on income?
- ☐ Are my current doctors in the network for this ID?
- ☐ How will it scale with monthly use vs. checkups?
- ☐ What happens if my income changes sharing reductions based on income?
- ☐ Does it fully cover prescriptions and other medical needs at a decent price?
- ☐ How hard will it be to switch plans/carriers come open enrollment?
- ☐ Does the plan include \$0 virtual care or HSA eligibility if I want it?



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Get a quote just
in a few minutes

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