

Access Plans

# Finally, affordable meets flexible

This Sidecar Health Access Plan is ideal for freelancers, entrepreneurs, and the self-employed. Clients you enroll can see any doctor, enjoy transparent coverage, and save more than 40% on healthcare costs\*.



See any doctor



No surprise bills



Customize coverage



Enroll any time\*\*

## Additional Access Plan features

### Save with 3-year rate lock

Your client's premium will stay the same for three years if they add this special Access Plan feature that is offered in every state we are available except in Florida and Ohio.

### Add maternity coverage

The Sidecar Health Access Plan offers maternity riders in every state we are available except Utah, Maryland, and Arizona.

### Total policy maximum

Members have the option to choose an annual max benefit between \$5,000 and \$2 million.

This is an excepted benefit fixed indemnity insurance plan that provides limited benefits and is not intended to replace an ACA plan. The benefits provided under this plan are not related to the costs incurred for health care services. This plan is not subject to the minimum standards required by the Affordable Care Act and does not provide comprehensive/major medical expenses coverage, ACA-qualified Essential Health Benefits or Minimum Essential Coverage. For full terms and conditions, visit [sidecarhealth.com](https://sidecarhealth.com).

Coverage is administered by Sidecar Health Insurance Solutions, LLC. Insurance plans in Alabama, Arizona, Florida, Georgia, Indiana, Maryland, North Carolina, Oklahoma, South Carolina, Tennessee and Texas are underwritten by United States Fire Insurance Company, 5 Christopher Way, 2nd Floor, Eatontown, NJ 07724. Access Plans in Arkansas, Illinois, Kentucky, Michigan, Mississippi, Ohio and Utah are underwritten by Sirius America Insurance Company, 140 Broadway, 32nd Floor, New York, NY 10005. This is only a brief description of the insurance coverage provided, and is subject to the terms, conditions, limitations, and exclusions of the policy. Coverage may vary or may not be available in all states.

\*Savings estimate based on a study of more than 1 billion claims comparing self-pay (or cash pay) prices for a frequency-weighted market basket of procedures to insurer-negotiated rates for the same. Claims were collected between July 2017 and July 2019. R. Lawrence Van Horn, Arthur Laffer, Robert L. Metcalf. 2019. The Transformative Potential for Price Transparency in Healthcare: Benefits for Consumers and Providers. Health Management Policy and Innovation, Volume 4, Issue 3. <https://hmp.i.org/2019/12/09/the-transformative-potential-for-price-transparency-in-healthcare-benefits-for-consumers-and-providers/>

\*\* Subject to policy terms and conditions



## Get started

To get appointed and start quoting, visit: [sidecarhealth.com/brokers](https://sidecarhealth.com/brokers)



## Any questions?

We're here to help. Reach out to our Broker Support team at:  
**805-260-0518**  
[broker@sidecarhealth.com](mailto:broker@sidecarhealth.com)