



Decent



COMPANY NAME
this is a placeholder

Better health insurance options for your 1099s

Truly affordable options for the emerging economy.



The problem

It's not a secret, health insurance wasn't designed for the gig economy. Employer-sponsored plans were conceived during World War II and have remained in place despite workforce changes. The stale solutions offered today do not address the unique needs of the self-employed.

The solution

Decent has launched plans specifically for the self employed at up to 40% below market rate. Through a partnership with [Company name](#) - we've developed the first large scale way for an employer to make contributions to the health insurance plans owned by qualified 1099 contractors. Bridging the gap between old school employer sponsored plans and today's individual marketplace.



How it works

- 1.) [Company name](#) commits to a payment structure - for every 1099 who works 20 hours a week (the minimum to qualify for Decent), [Company name](#) will contribute \$50 per month to their monthly premiums.
- 2.) Decent creates a web portal for the 1099 contractors to enroll through.
- 3.) On the 10th of each month, Decent sends the latest roster of the associated 1099s; [Company name](#) then takes 5 business days to inform Decent of changes.
- 4.) On the 21st of each month [Company name](#) is invoiced for the total contribution they are making.
- 5.) The 1099s receive the credit on their monthly bill and the remainder is charged on the 1st of the month.

The improvement (example of a 30-year-old non-smoker)

[Company name](#) is currently partnering with Stride, a third party broker, to offer health insurance options to 1099s Here's how this partnership would impact what's offered:

THE LOWEST COST OPTION	WITH STRIDE	DECENT + Company name
The plan	Oscar's Simple Bronze Plan	Decent's Virtual Pathfinder plan
What it is	A high deductible bronze plan focused on getting premiums as low as possible	
What it costs	\$291	Decent's Virtual Pathfinder plan pricing: \$238.31 - Company name contribution: \$50.00 - Total monthly premiums: \$188.31

The savings

31.8%

THE RICHEST BENEFIT OPTION	WITH STRIDE	DECENT + Company name
The plan	Ambetter's Silver Plan	Decent's Virtual Trailblazer plan
What it is	A standard, ACA compliant Silver plan	
What it costs	\$396	Decent's Virtual Trailblazer plan pricing: \$298.31 - Company name contribution: \$50.00 - Total monthly premiums: \$248.31

The savings

37.3%

THE BEST VALUE OPTION	WITH STRIDE	DECENT + Company name
The plan	Oscar Classic Bronze Next Plan	Decent's Virtual Lonestar
What it is	A bronze plan with \$0 medical deductible, meaning that members have access to services through copays day one while also having comparably low premiums.	
What it costs	\$362	Decent's Virtual Lonestar plan pricing: \$263.31 - Company name contribution: \$50.00 - Total monthly premiums: \$213.31

The savings to Wonoloers

41%

Things to note

- Payment and continued coverage is the responsibility of the enrolled individual, not the company..
- Should any of your affiliated contractors stop working with [Company name](#) or stop meeting their hourly requirement, [Company name](#) would halt their contributions, and the 1099 would continue to be covered only with their premiums reverting to full price.
- Decent cannot advise either the contractor or the company on the tax implications of this arrangement - you should consult your accountant before finalizing this process.