CASE STUDY

How a Small Contracting Business Found **Affordable, Flexible Health Insurance Coverage** in Under a Week



The following use case includes comparisons between traditional major medical (ACA-compliant) coverage and MedMutual Protect (MMP) products. MMP products are designed to be complementary solutions and are not a replacement for major medical coverage.

MedMutual PROTECT®
A Medical Mutual® Company

The Situation

Mark, a 42-year-old residential contractor, runs a small business with two full-time crew members and one part-time helper. Like many owners in the trades, his income is steady over the year, but inconsistent month-to-month, depending on project timing.

For years, Mark went without dependable health insurance coverage. But after a minor job-site injury forced him to miss several days of work, he realized how exposed he was:

> If I'm not working, I'm not earning. I needed something in place, but I couldn't afford to overcommit either."

He wanted:

- Reliable coverage for himself
- A way to offer options to his crew (without forcing anything)
- Costs that wouldn't strain the business during slower months

Why Traditional Group Coverage Didn't Work

Mark initially explored a small group (major medical) plan. What he found quickly ruled it out:

- Minimum participation requirements: One employee already had coverage through a spouse and didn't want to switch
- Employer contribution expectations: Quotes assumed Mark would cover ~50% of employee premiums
- High monthly commitment: Group quotes came in at ~$1,400–$1,800/month total, depending on participation
- Ongoing admin work: Renewals, paperwork, and compliance added complexity he didn't have time for

> It just didn't make sense to lock into something that expensive when I wasn't even sure everyone would use it."

He also tried browsing on his own, but found:

- Plans hard to compare
- Deductibles and networks confusing
- Pricing varied more than expected

At that point, he paused the process entirely.

Working with MedMutual Protect

Mark connected with a MedMutual Protect licensed agent, who took a different approach, starting with his real-world situation instead of pushing a single type of plan.

In their first conversation (about 30 minutes), they covered:

- His income range and monthly comfort zone
- Whether he needed to sponsor coverage or just wanted to enable it
- His health priorities (moderate usage, prefers predictable costs)
- How quickly he wanted coverage active

Instead of overwhelming him with generic quotes, the agent walked him through real pricing, trade-offs, and plan structures in plain language.

MedMutual Protect's Recommendation

Based on Mark's situation, the recommendation focused on flexible individual insurance coverage options that could complement broader health protection strategies, rather than committing immediately to a traditional group major medical plan.

He ultimately chose:

- An individual health insurance plan through MedMutual Protect
- Monthly premium: ~$390
- Deductible: balanced to manage both risk and monthly cost
- Provider network that included his preferred local doctors

For his crew:

- The agent provided options and support, with no requirement to participate
- One employee applied for a similar plan
- Another remained on coverage through a spouse

> That flexibility was huge. I didn't have to push anyone into a decision or manage it for them."

Speed & Simplicity

From first conversation to confirmed application:

- Decision made within 3 days
- Coverage effective within the same month
- No group paperwork. No compliance hurdles. No ongoing plan administration

The Impact

Within the first month:

- Mark secured coverage for under $400/month, significantly less than the group option he initially considered
- He avoided locking the business into a $1,500+ monthly group expense
- Administrative work dropped to essentially zero
- His team still had access to guidance and options without pressure

Most importantly:

> It finally felt like I had something in place without overcomplicating my business.

Why This Approach Worked

Mark's situation is extremely common among small business owners:

- Fewer than 10 employees
- Mixed coverage needs across workers
- Revenue that fluctuates
- Limited time for administrative overhead

Instead of defaulting immediately to a group plan, MedMutual Protect helped him:

- Build from his real financial picture
- Understand clear, real-world cost differences
- Choose an option he could confidently sustain

Key Takeaway

Health insurance doesn't have to be a one-size-fits-all group decision.

For small business owners like Mark, the right solution is one that:

- Aligns with how the business actually operates
- Keeps costs predictable and manageable
- Provides flexibility for both the owner and employees

Explore Your Options

Mark's experience highlights an important truth: the right health insurance for your small business should fit your budget, team, and workflow, not force you into a rigid structure.

If you're a small business owner looking for flexible, supplemental coverage options without the complexity of traditional group plans, MedMutual Protect can help you explore solutions tailored to your situation.

Connect with a licensed agent to learn what's possible for your business.

MedMutualProtect.com/Small-Business-Solutions