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ObamacareInsuranceOptions.Com, launching on October 1, is a platform to simplify and educate consumers and small companies about the different options they have under the approaching Obamacare initiative. The new website breaks down Obamacare into "The 7 Things You Need To Know" in order to understand it well enough to evaluate the health insurance options one has 'inside of', 'outside of' and 'instead of' Obamacare. It will also connect people with the Federal Marketplace where they can apply for subsidy, as well as serve as a conduit connecting consumers with experienced, licensed agents and brokers.

While the advent of Obamacare will radically change the rules, cost and accessibility of health insurance for American's, this industry paradigm shift has also created new health insurance options. Some of these new options exist outside of the State and Federal Marketplace and were born from unintended consequences of Obamacare regulations. There will be unique new 'coverage strategies' for consumers and small businesses. As an informational site, ObamacareInsuranceOptions.com, will assist people in determining the best health insurance avenue for their situation. For small companies it will help identify the best strategies, and determine if, or when, to pursue SHOP and utilize tax credits or individual Federal subsidies in place of a group plan.

"We launched this website in an effort to cut through the murkiness, in order to clarify and simplify Obamacare," said Tim Teicher, President of ObamacareInsuranceOptions.com. "In the end, all people really want to know is: What are my options? Most consumers do not want to hear about the politics, rules or regulations in the absence of how it applies to them. Our new website will help provide these answers, and frame Obamacare for consumers and small businesses inside of the context of the options most appropriate for their situation."

Many individuals and families will qualify for a Federal Subsidy on Obamacare plans offered in the Federal Marketplace. The subsidy amount is based on a family's size and taxable income. That said, with the exorbitant amount of money the Federal government is spending in promoting the various options inside of the Federal marketplace, it is critical for consumers to be aware of the insurance options that exist outside of the State and Federal marketplace.

Teicher emphasized that Americans need to understand that they have options with most of the top health insurance carriers, not just those inside of the exchange. It could be a huge advantage for people to act before the end of the year. For example, some of the top carriers have less expensive alternatives still available for healthy consumers now through mid December, which they can keep (without a price increase or penalty) until the end of 2014. These plans could have better networks and lower deductibles and still be considerably less than the least expensive Obamacare plan, and people need to know about them.

Also, the Government is hiring 'Navigators' by the thousands and there is a real concern that these newly hired 'Navigators' will not be sufficiently trained by October 1st. "What we do know is that they are unlicensed, inexperienced in a very complex industry, and not allowed to discuss options available outside of the State or Federal Marketplace," said Teicher. "There is relevant information, and unique options outside of the Federal marketplace. We are filling the information void and want consumers to know all of the options available to them."

About ObamacareInsuranceOptions.com ObamacareInsuranceOptions.com educates consumers and small businesses about Obamacare and all of the options and coverage strategies available to them with Obamacare taking effect. The website connects the public with the Federal Marketplace, with top rated insurance carriers, and with experienced, licensed agents and brokers whose services are free. Agents will help guide consumers with their Subsidy and Insurance Carrier Applications. This site will educate consumers on all of their options so that they can identify and select the health insurance coverage that is best for their situation.