

Looking For An Affordable Health Insurance

With the rising cost of medical treatments, it has become a necessity to have a good insurance scheme. This lowers the burden on the pocket and is ideal for the salaried class.

There are many insurance companies who specialize in affordable health insurance covers. It is better to scout around for the best quote and policies. There are mainly two types of affordable insurance for the consumers. They are:

- a) fee for service
- b) managed care

An affordable insurance helps one to combat against unforeseen diseases or illnesses. It may not be possible for the individual to meet the costs of treatment of a serious ailment. So the affordable health insurance provides the funds needed so unexpectedly costs can be met.

These kind of insurance can be of various types like individual, family and group health insurance. There are many schemes for different age groups.

Low cost or affordable schemes are available for children under nineteen years of age, pregnant ladies, adults with or without families, adults over 65 years of age, womens routine tests with mammogram and pap tests, immigrants emergency health tests and insurance.

Health insurance should be chosen with an eye on its flexibility and whether it is catering to the particular need of the policy holder. Here it is pertinent to mention that no scheme is the best for anyone, some health insurance policies can be better than others.

The first thing that should be looked into is the type of insurance coverage and the cost of the plan. When one is going for the affordable health insurance scheme, choosing the right type of plan is very important.

The next important step is to work out the deductibles and find details about the monthly premium. All insurance companies have a network of physicians, hospitals and pharmacies. The next step is to find out whether any amount will be refunded if one goes to a physician not covered by the companies network and how much will the insurance company pay for the prescription medicines. Majority of the prescription medicines are covered by the insurance companies.

It has been mentioned earlier that there are basically two types of affordable health insurance. The first one, that is, fee for service, means that in this type of coverage the patient must pay a fee to the doctor whenever he or she visits the doctor. The claim can be filed either by the patients or by the doctor.

The second type of insurance, the managed care, is very popular. The company has a network of physicians and the insured has to visit them if necessary. Patients have co-pays which they pay when they visit the doctor.

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About the Author

Keith George always writes about valuable news & reviews. A related resource is <http://theaffordable-health-insurance.info/> Further information can be found at <http://find-medicine.info/>