

Finding Affordable Health Insurance

Affordable health insurance - it seems, particularly today, those words just don't belong together in the same sentence. Health insurance monthly premiums are becoming the biggest single expense in our lives - surpassing even mortgage payments. In fact, if you have any permanent health problems, such as diabetes, or have had cancer at one time in your family history, your monthly cost could easily be more than the house and car payment combined.

Shopping for affordable health insurance can certainly be an eye-opener. If you have always had a health insurance benefit where you work - especially a state or federal employee - and now have to buy your own, you may not be able to afford the level of health insurance coverage you have become used to.

Affordable health insurance, however, is definitely available -if you know how and where to look.

When you are looking for affordable health insurance, you want the lowest cost per year that will fit your budget, of course. But, even more importantly, you want a company that has a good record for paying without fighting with you on every detail. Just as there is a car for just about any budget, there is also affordable health insurance. You may not be able to afford a "Cadillac" policy - but then you probably don't need all the frills anyway.

Shopping for health insurance on the internet is the easiest and best way to find affordable health insurance. Here are five reasons why.

1. You don't need a local agent to help you submit the claims for health insurance. The medical provider does it for you. You save money because the health insurance company saves money by not paying the agent commission. This could amount to an 8% to 12% savings to you.
2. All the top health insurance companies are at your fingertips on the internet. Most local agents can only quote you from the few companies that they represent. They may not offer you what is best for you financially or health-wise but only what they happen to have available.
3. Health insurance companies have to be extremely competitive because it is so quick and easy to compare them with their competitors on the internet today. In the past you would have had to visit physically eight to ten agents to do a similar comparison. Most folks just didn't have the time or desire for that.
4. You can change your coverage, deductibles, and payment options with just a few clicks rather than going through the paperwork delay with a local agent (and then finding out he/she made a mistake - more delay).
5. Charging to a credit card means you aren't going to forget a payment and be without insurance. Also, it gives you another 30 days before you actually have to pay. Also, many companies today give an additional discount for "auto-pay".

The key, however, to finding affordable health insurance is realizing that the purpose of any health insurance is to protect you from a major financial loss - not to protect you from spending small money on clinic visits and sliver removal. These small expenses may be cumbersome but they generally will not hurt you. It's the \$100,000 heart operation that will break you. That's the financial disaster health insurance was originally designed to prevent.

Also, keep this in mind. Health insurance, as with any insurance, is a gamble. You are gambling that you will draw out more than you pay in. Your health insurance company is gambling they will pay out less. The odds are in their favor for two reasons. They have all the facts for millions of families to average out, so they know the risk in advance. Also, they get to set the rules and the prices. The higher you set your deductible, the more risk you take. This is not a bad thing at all. You will most likely be the winner in the long run.

Yes, finding affordable health insurance is much easier than most people think.

By adding more of the risk with higher deductibles, spending a little time on the internet comparing eight to ten different companies, and deleting coverage that you will not likely need (such as maternity for many people) will make it likely for you to find your own affordable health insurance.

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About the Author

Daniel J Lesser is the creator of HotHealthInsuranceSecrets.com. A whole world awaits those healthy enough to see it. Find out how to stay healthy at an affordable price www.hothealthinsurancecrets.com.