

Are You Getting The Most For Your Insurance Dollars?

By Colby Barrett

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It pays to investigate your health insurance opportunities. There are so many companies out there that provide health insurance. Yet are we informed enough in our selection process? Some of the big name companies out there present a quality product for their services. But keep in mind a portion of your insurance dollars go to paying for their advertising. Wouldn't it be nice to have the same health insurance coverage at a lesser price? And the truth of the matter is, there are many companies out there that offer that same quality insurance at a reduced price.

If you are fortunate enough to work for a company that provides health insurance for you and your family, by all means, keep this insurance. But for all the other people out there, and there millions such as small business owners or employees of small companies, independent contractors, or those working for minimum wage – their health insurance needs are not being met because they think the premiums are too high. It takes time and due diligence to get the job done.

One of the best resources is the internet. Do yourself a favor and get on line and investigate. If you don't own a computer go to your local library and use their computers. It is a free public service. Don't have an email? There are many free internet email sites that offer you free email service. Hotmail comes to mind. Once you have access to the internet and you have created an email account, your next step is to research the internet for affordable health insurance. Many sites including www.shop4insurancequote.com will do the work for you and get you access to licensed, local agents in your state that can sit down with you in the comfort of your own home and take you step by step through the process of securing a health insurance policy that best suits your needs.

For instance, do you wish to pay for doctors visits? Or is it more cost effective to leave that out of your policy and pay for those visits yourself? What would you do if you were admitted to the hospital? Would your health insurance provide you paid expenses while you were in the hospital? Did you know that a large percentage of declared bankruptcies in this country are due to high medical bills that were not covered by insurance? And with the new bankruptcy laws in effect as of October 17, 2005, you might find your self in a real financial bind you can't get out of.

It is time to take control of your health insurance policy and its benefits. One that is custom tailored to your needs. Most health insurance policies, including those nationally known, are a preformatted program given to you. There are health insurance companies out there that take the time to listen and create a plan designed with your needs specifically. Take Mid-West for example. Instead of offering a bundled policy, they build the plan according to your needs and budget. Custom-tailored.

Nice for a change, isn't it?

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