

Buy Health Insurance

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There are presently 45 million Americans that do not have health insurance. Are you one of them? There are many reasons why people do not buy health insurance. The number one reason and most obvious is the cost. However the cost to you and your family if you do not have insurance and are struck down with a major illness may mean complete bankruptcy.

Another leading reason why people do not buy health insurance is when they switch companies and have a pre-existing condition.

Often times a new company will not insure a person that has been diagnosed with a disease or chronic condition because they are considered a high use risk. Even though companies want you to buy health insurance they do not necessarily want you to use it.

There are many alternative programs in most States in the United States that offer plans to people that have been denied insurance due to a pre-existing condition. These are not always well publicized but certainly worth looking into if you or a member of your family fits into this category, and not an option to overlook as you buy health insurance.

There are many companies and options to buy health insurance. Most of the major companies offer a free on line quote. Many of these companies also offer to provide comparisons for various plans within the company and also will compare the price of similar plans to their major competitors. The comparisons usually look at the type of deductible you are willing to pay as well as co-pays.

A major flux in price from one plan to the next is whether or not prescription medications are covered or offered at a reduced rate with co-pay. Prescription coverage may not be necessary when you buy health insurance if you or your family members are not prescribed daily medication.

The elderly that are more likely to have prescribed medications, have Medicare options to cover this area, so this is not as important of an issue for them when buying supplemental health insurance to pick up where Medicare ends. If you decide to have a price quote done it is important that you fill out what state you reside in when filling out the information for United States Citizens because at this time you can only buy health insurance from providers from the State you reside in.

There is a bill in legislation at this time trying to amend this policy; however there is not a great deal of support for it. The state of Massachusetts is trying to pass a law that it be mandatory for all residents of that state to buy health insurance or face penalties, similar to the mandatory laws to have car insurance.

The main debate with this type of legislation is what is affordable to one household is not affordable to another. The crisis of millions of Americans without health insurance is costing tax payers millions of dollars annually. Individuals and families need to be protected so buy health insurance.

If each person does buy health insurance the over all costs for everyone will decrease, because those with insurance do not have to pay higher cost for premiums to pay for the costs of those that do not have health care coverage.