



# Your Money

## Cutting Health-Insurance Costs

(NAPSA)—If you're like many Americans with employer-sponsored health insurance, you face "open enrollment season" each year.

Open enrollment is that time when employees with health benefits are able to switch to a different employer-sponsored health insurance plan or change their coverage levels.

Open enrollment can be an opportunity to save money and improve the care you are eligible to receive. But this year, you may have your work cut out for you.

The average cost of health insurance has increased over 80 percent since 2000, according to the Kaiser Family Foundation. At the same time, more and more employers—especially smaller businesses—are canceling their group health coverage entirely, shifting more costs to workers.

With trends like these, what can employees do to save on health insurance costs? Here are a few suggestions:

### Consider Going It Alone

Don't assume that an employer-sponsored health plan is your only option. You might be better off buying your own plan. There is a broad variety of individual and family health insurance plans available that might better fit for your personal needs and budget.

"To save money on any purchase, you need to know what's available in the market," says eHealthInsurance executive Bruce Telkamp. "It's the same with health insurance. Health insurance agents can help you save money by introducing you to the



**Shopping for health insurance on the Web could save time and money.**

different health plans available from the major health insurance companies in your area."

### Cut Kids' Costs

Employers typically cover less of the monthly health insurance premium for dependents than they do for employees. Some don't cover dependents at all. You may be able to save money by removing dependent children from your policy and buying them their own plan.

### Consider An HSA

Ask your employer if they offer an HSA-eligible health plan option. These are health insurance plans specifically designed to be used with Health Savings Accounts. Employer and employees can make pretax contributions to these accounts, which can be used to pay for qualified medical expenses or saved and invested on a tax-advantaged basis for the future.

### Learn More

For more information about your health insurance, visit [eHealthInsurance.com](http://eHealthInsurance.com).