

Evaluate Health Insurance Options Before You Get Married



by *Alexandra Kay*

(NAPSA)—Getting married? You don't have to “marry” your spouse's health insurance coverage, too.

Since 2000, premiums for family health insurance coverage have risen 59 percent, causing many employers to share more of their health insurance costs with employees, especially for dependents. If you're planning to get married, think twice about adding your spouse to your health insurance coverage. Retaining your own individual plans—or buying a private policy for one or both of you—may be better. Here's what you should do:

Find out what your employers are charging for health coverage. Workers contributed \$2,661 toward the cost of family coverage in 2004, while singles contributed only \$558. If you're not planning to start a family right away, sticking with single coverage could actually save you more than \$1,500 a year.

Evaluate the plans. Check out both plans to see which would offer better coverage overall. Then weigh your coverage options against the cost of both plans individually.

Compare other plans. Employer health plans have gotten so expensive in recent years that buying your own coverage is often the smartest move to make, especially if your spouse is self-employed or plans not to work. A place that simplifies comparison shopping for available plans in your area is www.ehealthinsurance.com.

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