

Buying Health Insurance

Top Tips For Finding The Right Plan

(NAPSA)—Today's health insurance consumers find themselves midstream between the insurance market that existed prior to the passage of health care reform and the fully reformed market the law envisions.

The following tips were compiled by eHealthInsurance.com to help you find the right plan for your needs this year:

- **Take advantage of “mid-stream” health reforms**—When shopping for new individually purchased health insurance, you can now benefit from reforms that did away with lifetime limits for most benefits, expanded coverage for preventive care services with no out-of-pocket cost, made it possible to keep your adult children on your plan until age 26 and improved access to coverage for children under age 19, even if they have pre-existing conditions.

- **Comparison shopping can save you money**—Compare plan rates and benefits from multiple carriers to find the best fit. Ask yourself which benefits you value most (and which you don't need) and what you can afford. Then work with a licensed agent who represents multiple insurers to get a more complete picture of what's available. It doesn't cost anything extra to work through an agent and the savings can really add up.

- **Focus on plans that your favorite doctors accept**—Just because you're changing health insurance plans doesn't mean you want to change doctors, too. Ask your doctor or use the “Plans with my Doctor” tool when reviewing quotes at eHealthInsurance.com to find out which plans he or she accepts.



A little planning can help you make the most of health care reform.

- **Take another look at Health Savings Accounts**—They often have lower monthly premiums than lower-deductible plans. Funds deposited in the accompanying Health Savings Account (which you have to open separately) get special tax treatment. Health care reforms require all new HSA-eligible health insurance plans to provide coverage for a host of preventive care medical services, at no out-of-pocket cost to you.

- **Mixing and matching plans might save you money**—If your employer doesn't pay anything toward monthly premiums for dependents or if some family members need less medical care than others, consider purchasing a separate individual plan for your spouse or children. Just don't cancel any current coverage until approved for a new plan. Work with a licensed agent to learn more about what rules may apply in your situation.

- **Learn more**—For further information about health insurance options, visit www.eHealthInsurance.com.