

Health Insurance For Families

Starting a family is a major undertaking and will change everything about your life. Now that you are responsible for the health and wellbeing of your children, having good health insurance takes on a whole new meaning. When you are single, it is easy to shrug off the importance of health coverage. Now that you have a family, your policy will need to offer a whole lot more.

Maternity And Beyond

Before you need health coverage for your child, you will need coverage for the pregnancy. The nine months prior to birth and the delivery itself will put a big strain on your wallet if you don't have good coverage. That's why it's important to plan ahead for starting a family. Good prenatal care will give your child the best start in life, so be sure you are covered for it.

Health Care For Children

In the first few years of life your child will need regular well visits with a pediatrician as well as many vaccinations for protection from dangerous childhood diseases. In fact, it may seem you are constantly headed to the doctor's office with your child, and that's just when they are healthy. With their immature immune systems, children are susceptible to all kinds of illness, from colds to ear infections and more. Expect to visit the pediatrician several times a year for illness. Because children are also clumsy and impulsive, especially in the toddler and preschool years, they are also prone to accidents that may send you to the emergency room.

Your health plan has to be up to the task of keeping your child covered through all of the bumps, bruises, fevers, and mistakenly swallowed items that are such common parts of growing up.

What To Look For

When choosing a health plan for your family, look first for good maternity coverage, unless you have already had children and don't plan to have more. Next, you will want something with low co-pays for office visits, since you will probably have a good number of those. Also check on what you would be expected to pay out of pocket for an emergency room visit. You will usually be responsible for a co-pay unless the child is admitted to the hospital. In that case, a different sort of co-insurance may apply. Check what percentage of emergency room bills and hospitalization is covered under the plan.

Family health plans carrying deductibles generally have a per person deductible as well as a family deductible that has to be met. These are good numbers to know when comparing health plans.

If you are switching health plans and would like to keep your current pediatrician, you will want to look for a PPO plan in which he or she is a member.