

# How To Shop For Health Insurance

If you have always had health insurance provided through either a family member or your employer, shopping for health insurance yourself might be something new to you. It isn't quite as daunting as it sounds; if you have shopped for auto or homeowner's insurance, it is fairly similar. There are a few key things to keep in mind that will help make the task a little easier.

## Talk To An Agent

If you already have an insurance agent, it's a great place to start. Even if the agent who handles your other insurance policies doesn't do health insurance, they should be able to point you in the direction of someone who does. An agent who works with health insurance regularly will be able to help you make a decision on coverage and what type of plan is right for you. They will also help you fill out the necessary forms and make the entire process a little easier.

## Choose An HMO Or PPO Plan

Once you know which type of plan you prefer, it becomes easier to narrow down the list of possibilities. Which type you prefer depends on a number of factors including your budget and your personal preference. In some cases, going directly through the HMO company for coverage is the best way to get the right plan for you and your family. PPO plans often come with a wider range of coverage, premium, and co-insurance options, so if you choose this path there will be a little more research to do in order to figure out exactly the way to go.

## Understand The Cost And Coverage

When you are shopping for a health insurance plan, be sure you get all the pertinent information and not just the amount of the premium. Ask for the co-insurance and co-pay amounts, deductibles, and out of pocket limits. And ask for a copy of the policy benefits and exclusions; you should be able to review it and ensure that coverage is provided for your particular needs. Look for key coverages such as maternity benefits, regular well visits, and emergency care costs. Don't hesitate to ask questions about the coverage and find out exactly what you will be responsible for and what the policy will cover.

Asking questions is the key to making sure you get the coverage you need from your policy and don't wind up with any nasty surprises after you are locked into the policy. Health insurance is a major purchase, so do your research and ensure that your hard-earned money is buying you the coverage you need.