

Understanding Health Insurance - Part 2

Medical specialists can be a godsend, especially in particular medical emergencies. Imagine knowing that a specialist could provide exceptional care for your particular medical condition. Now imagine that your insurance carrier does not allow you to see any specialists outside of their approved list. Would you be upset? I certainly would be. This very same situation happens to people everyday who tried to cut corners on their insurance premiums in order to save a measly 10-15%. When they finally need to file for a major health condition, they are stuck visiting doctors who must be on the carriers "approved" list.

If your current health insurance provider severely limits your decision-making ability when it comes to seeing a specialist or even family doctors you might prefer over others, you should purchase an additional Major Medical policy that allows you the freedom to go wherever you wish. If you ever encounter the above described scenario and you are not happy with the "approved" doctors you are referred to, simply go see the doctor of your choice since you are covered under the additional policy. To offset the cost of purchasing an additional policy for this unique situation, you can choose a much higher deductible on the second policy.

Do you travel a lot? Do you live in different states or perhaps different countries at different times of the year? If so, you should make sure your insurance policy covers you wherever you are. If your policy does not cover you for worldwide, non-emergency medical attention, you can purchase an additional policy that will. If it is expensive, choose a higher deductible. And should you decide to purchase an additional policy for travel or international living, purchase your policy limits accordingly to the amount of time you intend to stay at each location.

The last thing to consider when choosing a health insurance policy is whether or not the insurance provider has paperless claim submission. Although a minor detail, paperless claims can provide you with significant convenience after you experience extensive medical attention. Consider it the icing on the cake for a good insurance policy. After all, who wants to spend hours and hours filling out paperwork to file a claim? If you've just experienced major medical attention such as a surgical procedure, filing out paperwork is the last thing you want to worry about.

If you are married and you provide health insurance for the both of you through your employer, there's no need to purchase additional health insurance for your spouse unless its coverage falls outside of your current policy limits. "Double coverage" is a waste of money since you cannot collect twice on the same claim. This recommendation does not apply to a Major Medical policy if purchased to extend coverage or allow for greater flexibility as mentioned elsewhere in this article.

Choosing insurance coverage for your children should be based on the criteria mentioned earlier in this article and not by cost of coverage. When it comes to your children, don't cut corners on health insurance unless you simply cannot afford it. If both parents can provide it through their respective employer, choose the insurance policy that allows for the most flexibility on the areas listed above, and then use cost as a final determining factor if you need to.

Health insurance typically comes in two forms: individual or family, and family could be a single parent with one child or a married couple with ten children. The insurance companies do not further define the definition of family other than a minimum of two individuals. As a single parent or a small family, this means you are paying premiums equal to a large family. The simple solution for a single parent is to take the policy provided by their employer but for a single individual. Since your employer is paying part of the cost, this should be on the "less expensive" side of health insurance coverage. When it comes to your children's health insurance, purchase an individual policy for each child. Again, don't cut corners when it comes to your children's health insurance. Choose a policy that affords the greatest flexibility in the areas mentioned throughout this article while still being affordable cost-wise.

About the Author

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