# **5 Tips to choose a best health insurance plan**

You Probably heard about Health insurance plans all the time but you have no idea what is this and you don't understand much about it. That's completely fine because honestly, it's a very confusing subject.

So let's take a few questions about it. What is health insurance? Why do we need health insurance? How does it work and the 5 best tips for choosing the best health insurance plan?

## What is Health Insurance?

Health insurance is a type of insurance that covers your medical and health expenses that arise due to suffering from illness. It could be hospitalization costs, medical costs, doctors consultant fees, emergency care and routine care.

## Why we Needed Health insurance?

It is very important to have health insurance for safety purposes. The following reasons why we needed a health insurance plan or how it is beneficial for choosing an insurance plan

* To fight lifestyle diseases like diabetes, sugar, blood pressure
* To protect your family under the same policy regarding different policies
* To deal with medical inflation by paying affordable insurance plan
* To save your plan for Future needs

## Different Kinds of Health Insurance

There are different kinds of insurance plans. Some are run by the government and some are run by the private. For example, You have heard about Medicare and Medicaid which are run by the government

### Medicare:

Health insurance for those aged 65 as well as some people under 65 with disability

### Medicaid:

Health insurance plans for people having very low incomes.

## How does Health Insurance work?

If you have a health insurance plan, your bill will first go to the health insurance plan and then pay some or all medical expenses according to the insurance plan details.

For Example:

Suppose you have car insurance. If your car got a bad accident and it needs a lot of work to repair it or maybe it is entirely or completely changed by another car, then insurance plan helps you to bear maximum or all expenses of car & if you don't have insurance plan then you will bear a lot of expenses from the car.

But Unlike Car, a Health Insurance plan include Annual checkups, vaccination and other routine maintenance for your body and mind.

## Tips to choose the best insurance plan

When buying any health insurance plan, it is beneficial or crucial for you to choose what insurance plan is beneficial for me. Here are the tips that help you to choose the best insurance plan according to your needs.

### #1 Prefer Family Health insurance instead of an individual plan

If you are buying a family health insurance plan, it helps you to cover all the family members under a single plan. Suppose any of your family members got injured or sick then a health insurance plan helps you to bear your family member's expenses in the same policy instead of a separate insurance policy.

Under the family health insurance plan, all of your family members use the same insurance policies and you don't need to buy a separate insurance plan for family members.

### #2 Knowing Where to look

It is not obvious where to look for the best health insurance. It depends on different factors.

Suppose you have the age 65 or older, then you are eligible for the Medicare program. In this program, the government pays a lot for your health care. You can also apply for this medicare program if you have certain disabilities.

The Second one is Medicaid Program. This program is for those people who have low income. It is Funded by both State and Federal governments.

### #3 Right Policy Plan

Choose a health insurance plan that helps you to solve a wide range of problems and expenses such as daycare expenses, transportation expenses, pre and post hospitalization expenses etc. Try to choose a plan, which provides you with facilities as per your requirements.

### #4 Flexibility to add new family Members

There should be flexibility to add new family members to the family health insurance plan. If you are buying a family plan, you may want to add a family member to a health insurance plan that's why it should be flexible to add a new family member.

### #5 Lifetime Renewability

Sometimes You buy a health insurance plan for a limited period only. There is no insurance plan available in the market for life purposes. You have to renew it after every year but you have to consider buying an insurance plan for a lifetime so that you don't need to renew it after every year & you don't need to buy another insurance policy.

## Can I Afford Health Insurance Plan?

If You want to buy a private health insurance plan, you will have to pay monthly to renew your insurance plan. It is more likely good to afford a private insurance plan than afford to pay for surgery, illness, disease and emergency room visits in your pocket.

Private Health insurance usually offers different insurance plans with different premiums according to the wide range of income levels.

If you are not capable of affording a private insurance plan then you must be eligible for a government health insurance plan such as Medicare or Medicaid or you might be eligible for financial support.

## What if I don't sick? Don't I Lose Money?

You might be wondering “ you have to pay monthly health insurance program but if I don't get any sickness or don't get any health care then I lost my money.”

This is not right.

Firstly, there are many health insurance plans that you use even if you are not sick such as vaccinations and checkups that keep you healthy over a long period.

Secondly, Even if you don't get an accident or any serious injury or any serious illness, you still get peace of mind knowing that if you facing any serious injury or accident or illness, you don't have to pay for your own.

And Last, Even if you don't use any insurance benefits, Your premium will go pay for the benefits and health care of your plan. Some day, you got sick and need help paying medical bills, the others on your plan will help you in the same way.