A Shoppers Guide To Health Insurance

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Wish There Was an Answer to Your Health Insurance Woes? Are You Shopping For Health Insurance? Need Help Deciphering the Health Insurance Lingo? Would You Like to Know What Your Options Are? Finally, Get the Answers You Need to Make a Decision About Your Health Care Needs! Table of Contents Different Types of Health Insurance Health Insurance for Pets Air and Ground Ambulance Coverage Infertility and Your Insurance Disability Insurance Understanding Medicare and Medicaid What is an HMO? About Group Health Insurance Accident and Health Insurance Catastrophic Coverage What is Cobra? Low Income Health Insurance Prescription Coverage Pre-Existing Conditions Comparing Large Insurance Providers If you have some type of insurance and arent sure if its enough, you can find helpful information here as well. A Shoppers Guide To Health Insurance is written to help you get the answers to those questions. For instance, are you aware of all the different types of health insurance? Believe it or not did you know that you can get health insurance for your pets? If you have a problem with fertility there is even fertility insurance. Now, no one is saying that its easy to qualify of these types of coverage or that its inexpensive. But, like many other things in life it is available for a price. One very important thing that you need to make certain is included in your policy is ambulance service. Dont be blindsided with a hefty bill for air ambulance services if you are ever injured in a remote location! If you are unable to afford health insurance you may be eligible for Medicare or Medicaid. We have an entire chapter devoted to educating you on the finer points of qualifying for these and what is included. If you have health insurance through your employer and are laid off, what can you do? You may qualify for Cobra. Did you know that Cobra is actually mandated in an Act passed by Congress in 1986? Learn all about it and whether this could help you in our chapter on Cobra. Do you know the differences between HMOs, PPOs or POS? Maybe you arent even familiar with the terms but they play a significant role in your search for health coverage. What can you do about health if you are considered low income? Its not easy but there are some options for those who earn minimum wage. If for no other reason than to get coverage for your children you need to know about this. Listen, there arent any magic bullets. Health insurance is expensive and just plain elusive for some of us. If you are young and single you probably think that your good health

is a given and youll always feel the way you do today. If thats true, you are living in a fantasy world and its time to take your head out of the sand. Waiting until you need health insurance is like closing the barn door after youve lost the horse! All it takes is one serious accident or illness and you can be financially decimated. You need to take control and educate yourself about what you need and what is available and how to get it.

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