

A Guide To Low Cost Health Insurance

Health insurance has become essential in the United States, with the cost of medication claiming more than half of the family income every year. Health insurance covers all major expenses of routine and emergency medical procedures. There are various types of health insurances available both online and from the various insurance companies, brokers and local insurance agents. Majority of the people take health insurance seriously, but there are many who cannot afford health insurance for their families, due to the high prices of health insurance plans. The federal government has designed a number of low cost health insurance programs that provide poor families and children with the required medical care. The low cost health insurance program offered by the federal government is Medicaid and is regarded as the oldest and appropriate low cost health insurance program. It is designed for low-income families, children and pregnant women that come under the federal poverty level. Medicaid covers all the necessary medical expenses, such as hospital and doctor visits, prenatal care for pregnant women, drugs and other recommended medical treatment. There are health insurances offered by leading insurance companies and local agents at affordable rates. Group health insurance has become a popular option offered by a number of profit and non-profit organizations. Many companies offer group health insurance to their employees, which enable the workers to obtain affordable health insurance premiums and the maximum number of medical services. The policy of group health insurance involves the participation of the HMO or health maintenance organization and other major medical groups, such as Blue Cross and Blue Shield. While choosing a low cost health insurance plan, it is advisable to get as many quotes as possible from the different insurance companies. They should be compared and the one that is most appropriate and affordable should be selected.

About the Author

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