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## Health Insurance

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"We have done the legwork for you, all you have to do is visit [www.insurancefusion.com](http://www.insurancefusion.com)" says company spokesperson, Melissa Costa. "Most people haven't shopped their insurance in years, probably because it sounds tedious and time-consuming. InsuranceFusion offers a time-saving alternative proven to save hundreds of dollars."

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## Why Buy Health Insurance?

### Can I buy an individual health insurance policy?

If you are unemployed, returning to school or are self-employed, you may want to buy an individual health insurance policy.

**The following are a number of options that you may consider:**

1. Ask your insurance company if you can convert its group policy to an individual policy. You will pay a higher rate than you did before and your benefits may be limited, but the terms will still probably be better than if you buy your own policy.
2. If you are married, see if your spouse's employer will add you to its group plan.
3. Try to join a group health plan through a trade association or alumni group or professional association may offer reasonable rates. If you are over age 50, you can join the American Association of Retired Persons (AARP), which offers an extensive plan. Even some credit card companies offer health insurance coverage.
4. As a last resort, you can buy an individual policy. The rates will be high and coverage limited, but it is important that you be protected against financial catastrophe if you or your family are hit with a major illness or injury. If you are self-employed, most of the health insurance premium will be tax-deductible.

To find the best policy, contact a health insurance agent or broker who will help you find the contract that gives you the most for your money.

*Source: Insurance Information Institute, Inc. [www.iii.org](http://www.iii.org)*

### What kinds of health insurance are there?

There are essentially two kinds of health insurance -- Fee-for-Service and Managed Care. Although these plans differ, they both cover an array of medical, surgical and hospital expenses. Most cover prescription drugs and some also offer dental coverage. Here at Insurance Fusion you can be rest assured you will get a low health insurance quote no matter which type of health insurance coverage you are shopping for.

#### 1. **Fee-for-Service.**

These plans generally assume that the medical professional will be paid a fee for each service provided to the patient. Patients are seen by a doctor of their choice and the claim is filed by either the medical provider or the patient.

#### 2. **Managed Care.**

More than half of all Americans have some kind of managed-care plan. Various plans work differently and

can include: health maintenance organizations (HMOs), preferred provider organizations (PPOs) and point-of-service (POS) plans. These plans provide comprehensive health services to their members and offer financial incentives to patients who use the providers in the plan.

Source: *Insurance Information Institute, Inc.* [www.iii.org](http://www.iii.org)

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