



How to Choose a Health Plan



There is No Right or Wrong Answer

When it comes to choosing a health plan, there is no right or wrong way to go about it. It all comes down to what you are comfortable with.

Health insurance (and all forms of insurance) is a financial risk management strategy. The more risk you are willing to take on the less the premium will be and vice versa. The hope is you will never be in a situation where you need to use the insurance, but it is there if you need it.

Out of Pocket Limit

The most important aspect of a health plan is the out of pocket limit. It is the absolute maximum amount of money you would be responsible for in the event of a catastrophic medical event.

When choosing a health plan, you want to make sure the out of pocket limit is realistic for you and something you are comfortable with.

Don't Get Too Caught Up with the Small Things

Insurance is designed to protect you from an unforeseen and catastrophic event that would otherwise cause a financial hardship. As long as the health plan you choose provides this by means of an out of pocket limit, any extra coverage should be seen as a bonus, but not crucial.

We have been accustomed to believing ALL aspects of healthcare are expensive and plans that have broad coverage for routine healthcare are a good value.

This is not necessarily the case anymore. Plans with broad coverage for routine and preventative services cost substantially more in premium.

Paying out of pocket for little things and having a health plan that is there just in case anything major happens can save you thousands of dollars each year in premiums and be a very pragmatic risk management strategy.

About Free Market Health Plans

Free Market Health Plans is an insurance agency and consultant located in Mason, Ohio dedicated to educating the consumer on strategies for health insurance and risk management. We specialize in health insurance plans and alternatives to the ACA (Obamacare). Our goal is to provide clients better choices and better coverage for the healthcare and protection they need. The Right Plan, with Real Value

We offer plans in Florida, Georgia, Kentucky, Michigan, Missouri, North Carolina, Ohio, South Carolina, and Tennessee.

Visit our website www.freemarketplans.com, or call us at (855)-222-7033 to learn more. You can also shop and enroll in a health insurance plan directly through our website!



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