



Three Myths in Healthcare



Everything in healthcare is expensive

A major reason the cost of healthcare has increased over the years is because consumers stopped asking how much healthcare services cost and put it all on the insurance companies.

This has resulted in an inflation of costs and a problem of price transparency in the current system.

There are many routine healthcare services that are relatively inexpensive, and most people can afford to pay for out of pocket. Things like hospitalization and surgery have always been the most costly, so having out of pocket protection against it is crucial.

Few people would suffer a financial hardship from a \$100-\$200 bill for a routine doctor visit, but nearly anyone would suffer a financial hardship from a six-figure hospital bill without proper out of pocket protection.

I can't get good coverage if I have a pre-existing condition

There are some pre-existing conditions that would make an individual ineligible for some health plans, but most people are able to qualify with common or minor pre-existing conditions.

For most non-Obamacare plans there is a 12-month waiting period for coverage of pre-existing conditions. Knowing the costs associated with your pre-existing condition is important in determining if a non-Obamacare plan would be a good fit for you.

The pre-existing condition clause does not mean it can be extrapolated on and connected to a completely new condition. It is specific to that condition. (ex. High blood pressure or cholesterol could not be linked to a heart attack).

Before the ACA took effect ALL health plans had pre-existing condition exclusions. The ACA's implementation of health plans with no underwriting and immediate coverage for pre-existing conditions was a completely new experiment that resulted in a dramatic increase of health insurance premiums for many people.



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A good health plan should have very few out of pocket costs

All health plans will have out of pocket costs, regardless of if it is an individual plan or a health plan through an employer.

The truth is health plans with very few out of pocket costs do not exist, nor have they ever existed.

A health insurance plan is a tool for managing financial risk associated with healthcare costs. The more risk you take on, meaning out of pocket exposure, the less the premium will cost you and vice versa.

Chances are if you are paying a high premium for small routine healthcare services to be covered 100%, you are severely overpaying and the extra cost of the premium significantly outweighs the actual cost of those services.

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.

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