

Find Affordable, Low Cost Health Insurance

The best way to find affordable, low cost health insurance is to have an employer-sponsored group health insurance plan. Group health insurance plans are the most affordable, low cost health insurance plans out there, aside from state-sponsored health insurance plans. If you can obtain a group health insurance plan from your employer, you will pay even less for your health insurance than you would if you purchased a group health insurance plan on your own. Most employers have certain requirements an employee must meet before he or she can be a part of the employer-sponsored group health insurance plan. These requirements range from the number of hours the employee works, to the employee's status, i.e., whether the employee works full-time or part-time. Employers sometimes have time requirements as well. This means the employee must be with the company for a certain amount of time before he or she is considered eligible for the employer-sponsored group health insurance plan. Employer-sponsored group health insurance plans are usually the most affordable, low cost health insurance plans for a variety of reasons. If you have an employer-sponsored group health insurance plan, the health insurance premiums are either divided between you and your employer, or paid completely by your employer. This means one of two things:

- You are only required to pay half of the health insurance premiums plus a low cost co-payment.
- You are only required to pay an affordable co-payment.

Employer-sponsored group health insurance plans become even more affordable and low cost when you factor in your spouse and children. Rather than purchase individual health insurance policies for each of your family members, or pay out-of-pocket for health care costs, you can add your spouse and your children to your employer-sponsored group health insurance plan. Find out if your employer offers a group health insurance plan, and ask how you can enroll in the affordable, low cost health insurance plan today.

About the Author

Our offerings for the Healthcare industry will help streamline processes, increase productivity and improve decision making.

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