

Health Insurance Quote – 10 Ways to Reduce Your Cost for Healthcare

After home and living expenses such as rent or a mortgage, for a good number of American families healthcare can be the next greatest expenditure, and for many a big part of that overall healthcare cost can be their health insurance premium. However, according to financial experts, when it comes to preparing your family's budget, there are ways to reduce both your health insurance cost, and what you pay for healthcare in general. Whether you are shopping for the first time for health insurance, or are looking for a new plan to reduce your monthly payments, here are 10 suggestions that can lead to a lower health insurance quote, and more affordable healthcare:

1. Stop Smoking – Depending on where you live you can save over \$200.00 a month on the costs of cigarettes alone. As far as a health insurance quotes goes, non-smokers always pay significantly less than smokers for any policy. According to a recent study, even though smokers generally have a shorter lifespan than non-smokers, they pay a third more in overall healthcare than non-smokers throughout their lifetime.
2. Reduce Weight – Again weight plays a significant factor when getting a health insurance quote, it's a fact that if you are overweight you will pay more. Obesity is becoming one of the greatest drains on our healthcare system. According to a recent study by the Rand Corporation, being obese adds \$395 each year to your average per-year health care costs, more than smoking (an addition of \$230), aging 20 years (\$225), and problem drinking (\$150).
3. Get More Exercise – While it may be hard to put a quantitative amount on how much you can save on a health insurance quote by exercising and getting in shape - regular exercise will not only reduce weight (see above) but can also improve cardio-vascular health and reduce other risk factors that lead to higher costs for health insurance and medical care.
4. Select a Higher Deductible - A higher deductible and higher co-pay will surely result in a lower health insurance quote, and may qualify you for a Health Savings Account (HSA) which can help defray the costs of the higher deductible.
5. Read and be Sure you Understand your Health Plan – you would be surprised at how many consumers pay more for healthcare simply because they do not know the details of their own health insurance plan.
6. "Cheaper" isn't always more "Affordable" – When it comes to a health insurance quote you must pick a plan that is right for you and your lifestyle. Cheaper doesn't always mean more affordable in the long run. If you go for a health insurance quote with a smaller monthly premium, but if you have health problems and must make many doctors visits the high deductible or higher co-pay may cost you more in the long run. Choose a plan that is right for you.
7. Consolidate Your Health Plans –if you and your spouse both have separate health plans you may save money by consolidating under a single plan.
8. Be Proactive – and you can save money. For example know before you need them what if any ambulance services in your area are covered by your insurance, and when and if your regular physician is available after hours.
9. Be willing to Negotiate with Your Doctor – most physicians will offer reduced or discounted rates to patients with no or limited insurance.
10. Reduce the costs of Prescription Drugs – if you have health insurance with prescription drug coverage, take advantage of the "lower tier" by asking your doctor to prescribe generic drugs, even if you do not have prescription drug coverage look into the discount programs offered by many drug companies and retail pharmacies.

About the Author

My best word of advice if you do enter into the career of insurance. so that they understand the necessity and importance of having.

Source: <http://www.productsherbal.com>