

How to Get the Most Affordable Health Insurance in Pennsylvania

Thanks to the adultBasic program, which launched in 2002, more uninsured adults than ever before are finding it much easier to obtain affordable health insurance in Pennsylvania. The adultBasic program is handled by the Pennsylvania Department of Insurance and works with four different insurance companies to provide those adults who are eligible with affordable health insurance in Pennsylvania. To be eligible for the adultBasic program, you must be an adult resident of Pennsylvania for at least 90 days before enrolling, as well as be a legal resident of the United States. You can not be receiving any other kind of health care coverage, and you must be without health insurance for at least 90 days before enrolling. The only exception is if you or your spouse have lost your health insurance due to losing a job. Of course, there is an annual income limit that also helps determine whether or not you are eligible for the adultBasic program. The annual income limit to be eligible for the adultBasic program is based on the number of family members in your household. For example, the fewer people in your family, the less the annual income limit becomes. Coverage offered by the adultBasic program includes doctor visits for primary or specialty services; hospitalization and emergency services; diagnostics such as mammograms and x-rays; maternity care; and rehabilitation in the event the hospital stay is extended. Everyone is responsible for some of the costs of the adultBasic program. For example, there is a low monthly fee (currently under \$35 a month), as well as a \$5 co-pay when visiting a doctor and a \$10 co-pay when visiting a specialist. If you visit an emergency room you are required to pay a \$25 co-payment; however, this co-payment is waived in the event you are admitted to the hospital. These very low costs help the adultBasic program earn the reputation of affordable health insurance in Pennsylvania.

About the Author

It also depends on who is giving the advice. If it is your doctor advising you on health issues, you probably should listen.

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