

## Inexpensive Family Health Insurance

Everyone wants low cost family health-insurance. Each of us has bills we have to pay in order to eat, have a home, get to work, and even take a vacation. If you are on a tight budget, low cost insurance can provide the coverage that you need and still pay your other bills.

Do you dread

opening the mailbox to find your health insurance bill? Does your family health insurance cost more than you can afford? If you find that you have to forgo something else in your life in order to pay for your health insurance, you need to find a better, cheaper plan for your family.

First

you need to set a budget. Determine just how much you can spend on health insurance each month without having to say no to other things in your life # like food, or gas for getting to work. Find out how much the health insurance can go up in price over the next few years, not just how much it costs now. You will also need to determine what your deductibles would be, how much you would have to pay for prescriptions, and such are other important details.

You need to carefully read the information

provided on the health insurance. What is the deductible? What is the price you will pay each month, each six months, each year? The total cost of health insurance includes both the yearly costs and the deductibles you are responsible for. A low co-payment for a doctors visit is around ten dollars not thirty.

Sometimes, with low-cost insurance, you

will find that prescription coverage is not included. If you don't need prescriptions this is an area that you cut to lower your costs. For prescription coverage you will pay a bit more for the health insurance. Look at how much the prescription coverage costs, and figure out how much coverage need. You may find that, in the long run, it would cost you less to pay for prescription coverage than to pay for prescriptions on your own.