

## How to Find the Right Health Insurance Plan at PremierHealthPlans.com

Health Insurance options are numerous and can be overwhelming. By taking a few minutes and reviewing the following information, you will go a long way towards finding the right health insurance plan at the right price.

1. To begin your search please Print a copy of this page and then go back to your state specific home page. Click on the button to “Instantly Shop and Compare the Top Health Insurance Plans in Your Area”.
2. Enter your specific information and depending on your location you will instantly generate up to 250 insurance quotes from the top health insurance companies in your area.
3. Once your quotes have been instantly generated you can narrow down the options by using the filters on the “Customize Search” toolbar.
4. The filters you can set are: **Monthly Premiums, Plan Type, Deductible, Your Co-insurance, Effective Date and Carrier.**
  - **Monthly Premiums** – Will allow you to search for all plans that fall within a specific range of premiums. This is a good way to search if you have a set budget, and are interested in finding the most benefits you can buy for your budget.
  - **Plan Type** – Allows you to pick the type of plan you are interested in comparing. HMO Plans utilize physicians in a specific network. HMO's also restrict visits to specialists unless referrals are obtained from your primary care physician. Network plans utilize physicians in a specific network only, but are not as restrictive as HMO plans. PPO plans will provide top benefits for in network or preferred physicians and a reduced level of benefits for physicians outside of the network. H.S.A. Plans can be either network or PPO plans, and offer tax advantages. However, in exchange for tax advantages, insureds will generally give up co-pays for office visits and prescriptions.
  - **Deductible** – The Annual deductible is the amount that must be paid before the insurance company begins to share costs with you in the form of Co-Insurance. Generally the annual deductible resets at the beginning of every year. You should figure out how much of a deductible is too much if you or a family member had a large claim and filter out any deductibles that would be too high or risky for your situation.
  - **Your Co-insurance** – Your Co-insurance is the amount of expenses you are responsible for paying after the Annual Deductible has been met. Co-insurance refers to sharing expenses with your insurance company until you reach the annual out of pocket maximum. Generally, once the out of pocket maximum is satisfied, the insurance company will pay 100% and your coinsurance would be 0%. On some plans Your Co-insurance could be 0%, which means the company will pay all of the expenses after your deductible has been met.
  - **Effective Date** – You can search for plans based on the date you desire to start. As a general rule of thumb use the 1<sup>st</sup> of the next month as the effective date, in order to maximize the amount of plans available.
  - **Carrier** – If you know the insurance company you are interested in, and you simply want to compare the options offered, you can filter by carrier. Or you can go back to your state specific home page and click on the appropriate company logo.
5. If you are interested in keeping your current doctor, please call their office and verify they work with the insurance company you are considering purchasing.
6. If you desire a plan with co-pays for office visits and prescriptions then an HMO, Network or PPO plan might fit the bill.
7. If you desire a higher deductible plan that does not offer co-pays but provides tax advantages then an H.S.A. Plan (Health Savings Account Compatible) would be preferable.
8. Individual Health Insurance is not guaranteed issue, and it usually takes from 2 to 6 weeks for an insurance company to approve an application for coverage. Please do not cancel prior coverage until you have received written confirmation of acceptance from the company you apply with.
9. The easiest way to apply is by clicking on the apply button next to the plan you are interested in. By clicking to apply online, you will be re-directed to the carriers online application portal.
10. If at any time you require assistance or would like to speak with a specialist please send an email to [tim@premierfinancialbenefits.net](mailto:tim@premierfinancialbenefits.net), or call 866-493-7220 during normal business hours and someone will assist you. Thanks for using [www.PremierHealthPlans.com](http://www.PremierHealthPlans.com)