

## How to keep your Health Care Insurance low?

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Health care insurance is becoming costlier than ever. Due to the sophistication in medical practice and multiple consultations for a particular ailment, multiple laboratory tests medical bills keep exhausting credits cards and bank balance. And without a health care insurance it would be impossible to meet the western medical world expenses with one's own income.

Health care insurance is becoming an indispensable and integral need of today's societies. Unless we have a comprehensive and well priced health care insurance we would not be able to pay for office visits, ER bills, lab charges, consultation charges, ambulance charges and related medical expenses. Everything related to medicine is becoming costly.

The drugs are one of the most important things that is becoming as one in our day to day list. The costs of drugs can empty lot of your money. Having a health care insurance that would pay for prescription drugs or related generic combinations of the same drug would be useful. Especially for pre-existing conditions like hypertension, diabetes, and hyperlipidemia and heart disease the drug needs become regular you cannot do comfortable without an insurance to meet such wide range of ailments.

Hospital course and dialysis related expenses can even consume the whole of your monthly income. If you have purchased an acute illness health care insurance before you did happen to get such demanding diseases you would not regret as all the extra premiums you have been paying would come for rescue now.

One important way to keep your premiums low is to meet small expenditures yourself to avail for no claims discounts that are occasionally offered. It is very difficult to get all the benefits of a health care insurance in a single policy; however, you can insure based on an estimated state of inheritance related disease, and acute ailments. This is important because once you hire a disease that is acute and existing ailment health care insurance is costly!

The premiums also increase with advancement in age. A 35 year old will pay more premium and a 45 year old even more and a 65 year old and above will pay double the premium of a 35 years old. Premiums also vary between men and women and smokers and nonsmokers. Low premium does not mean good security. As far as health care insurance is concerned the more coverage you get the more secured you are.

For people who cannot afford private health care insurance there are state sponsored income based health care insurance at low rates. If you contact your State Department of Insurance you can collect more details.