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"We have done the legwork for you, all you have to do is visit www.insurancefusion.com" says company spokesperson, Melissa Costa. "Most people haven't shopped their insurance in years, probably because it sounds tedious and time-consuming. Insurance Fusion offers a time-saving alternative proven to save hundreds of dollars."

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Why Buy Health Insurance?

What kinds of health insurance are there?

There are essentially two kinds of health insurance -- Fee-for-Service and Managed Care. Although these plans differ, they both cover an array of medical, surgical and hospital expenses. Most cover prescription drugs and some also offer dental coverage. Here at Insurance Fusion you can be rest assured you will get a low health insurance quote no matter which type of health insurance coverage you are shopping for.

1. **Fee-for-Service.**

These plans generally assume that the medical professional will be paid a fee for each service provided to the patient. Patients are seen by a doctor of their choice and the claim is filed by either the medical provider or the patient.

2. **Managed Care.**

More than half of all Americans have some kind of managed-care plan. Various plans work differently and can include: health maintenance organizations (HMOs), preferred provider organizations (PPOs) and point-of-service (POS) plans. These plans provide comprehensive health services to their members and offer financial incentives to patients who use the providers in the plan.

Source: *Insurance Information Institute, Inc. www.iii.org*

How do I pick a health insurance plan?

If your employer gives you a choice of health insurance plans or you need to purchase your own health insurance coverage, it is crucial that you understand your health insurance choices and pick the health insurance plan that is best for you and your family while making sure you receive the best possible health insurance quote.

Here are some questions you should ask yourself when choosing a health insurance plan:

- How affordable is the cost of health care?
- What is the monthly health insurance premium I will have to pay?
- Should I try to insure most of my medical expenses or just the large ones?
- What health insurance deductibles will I have to pay out-of-pocket before insurance starts to reimburse me?
- After I've met my deductible, what percentage of my medical expenses are reimbursed?
- How much less am I reimbursed if I use doctors outside the insurance company's network?
- Does the insurance plan cover the services I am likely to use?
- Are the doctors, hospitals, laboratories and other medical providers that I use in the insurance company's network?
- If I want to use a doctor outside the network, will the plan permit it?
- How easily can I change primary-care physicians if I want to?

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- Do I need to get permission before I see a medical specialist?
- What are the procedures for getting care and being reimbursed in an emergency situation, both at home or out of town?
- If I have a preexisting medical condition, will the plan cover it?
- If I have a chronic condition such as asthma, cancer, AIDS or alcoholism, how will the plan treat it?
- Are the prescription medicines that I use covered by the plan?
- Does the plan reimburse alternative medical therapies such as acupuncture or chiropractic treatment?
- Does the plan cover the costs of delivering a baby?
- What is the quality of the health insurance plan I'm looking at?
- How have independent government and non-government organizations rated the plan? For example, the National Committee for Quality Assurance (<http://www.ncqa.org>) issues a Consumer Assessment of Health Plans (CAHPS) report for every medical plan and facility.
- What kind of accreditation has the health insurance plan received from groups such as NCQA or the Joint Commission on Accreditation of Healthcare Organizations (JCAHO) (<http://www.jcaho.org>)?
- How many patient complaints were filed against the health insurance plan last year and how many were upheld by state regulatory agencies like the state insurance commission or the state medical licensing board?
- How many members drop out of the health insurance plan each year? State insurance departments keep track of "disenrollment rates."
- Do the doctors, pharmacies and other services in the plans offer convenient times and locations?
- Does the plan pay for preventive health care such as diet and exercise advice, immunizations and health screenings?
- What do my friends and colleagues say about their experiences with the plan?
- What does my doctor say about his or her experience with the plan?

Source: Insurance Information Institute, Inc. www.iii.org

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