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8 Health Care Options for Recent California Grads

By Eric Scheinbaum

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Whether you have just finished your bachelor degree or are about to finally complete your PhD dissertation, you are probably wondering about health insurance options. Before you take that next step in life, check out the 8 health care options for recent California graduates listed below.

1. No Insurance

Clearly the least expensive, this option is arguably perfect for the standard-issue super hero - your Supermans, Cal Ripkins and the like. If you do not fall into this category and plan to leave the house, play hoops, ski, drive, wear high heels or slice a bagel, you should look into the other options on the list. Consider these facts.

– 12 million people are rushed to the emergency room for accidents annually. Over 22% of all injury visits to Emergency Rooms are by otherwise healthy individuals with sports related injuries.

– The average hospital visit can cost 5 times as much for someone without insurance as it does for the big medical insurers like Aetna or Blue Shield. An uninsured patient might be charged \$14,000 for an appendectomy, while an HMO with big bargaining power might be billed only \$2,500 for the same operation.

– In 1999 nearly 500,000 Americans filed for bankruptcy protection because of excessive medical bills, accounting for approximately 40% of personal bankruptcies.

Realistically, having no insurance is not an option. Even Jonny Knoxville has health insurance.

Pros: It's free.

Cons: If you get injured or become ill, you and your family can be hit with a devastating financial burden. Many ER's request a cash deposit from the uninsured prior to treatment!

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2. MediCal

MediCal is California's version of Medicaid; a state/federal health insurance program for individuals who have poverty-level income and few-to-no assets. MediCal covers children, the elderly, blind and/or disabled, and people who are eligible to receive federally assisted income. To learn more about MediCal, visit <http://www.cms.hhs.gov/medicaid/default.asp?> . Don't get MediCal confused with Medicare. Medicare is the Federal health insurance program for Americans age 65 and older and for certain disabled Americans.

Pros: It's free.

Cons: Qualification parameters are limited to the disabled and those with extremely low-income levels and are strictly enforced. Don't try to cheat this system - it's bad karma.

3. Free Clinics

Most urban areas have local clinics that offer low-cost or even free medical care including routine doctor visits, STD, and HIV testing. Services vary by clinic - check your local phone directory for a list of clinics near you. A free clinic, however, does not function like an emergency room, and therefore cannot help you if you've blown out your ACL playing touch football with your idiot friends on Thanksgiving. Free clinics generally do not offer major surgery, hospital stays, or long-term care.

Pros: It is low-cost, and may even be free.

Cons: Clinics do not function as full-fledged hospitals, nor do they allow patients to choose their own doctor. Also, bring something to read - you'll be there awhile.

4. Mom and Dad

Most family insurance plans will cover kids up to age 19 if they are not full-time students, or until age 25 if they are (you must be able to verify that you are a full-time student to be included in your parents' coverage). Some plans stop coverage immediately upon graduation, while others will extend coverage through the first three months following graduation. Check with your parents' plan to see when your coverage ends. When it does, one option is to simply purchase the same coverage as you had under your parent's plan. [Click here](#) to get a quick quote.

Pros: Staying under your parents' plan is great if you qualify.

Cons: You have to be under 19 or be able to prove that you are a full time student to qualify.

5. New Employer

If you get a full time job after graduation, your job may come with health insurance benefits as part of your total compensation package. But check with your human resources contact and read your offer letter closely — some companies require that you be employed for up to six months before their health coverage kicks in. Also make sure you understand the status of your employment with this new company. With the economy the way it is, many firms are forced to cut costs by hiring on new employees on a "consultant" basis. If you are hired on as a "consultant" rather than as a full-time employee, your new employer may not be obligated to offer you health insurance. Ask the HR division

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of your new company how they handle benefits.

Pros: Many employers offer multiple, high-quality health plans to choose from. Often these plans offer excellent comprehensive medical coverage. Also, your contribution is taken directly from your paycheck for minimum hassle and maximum benefits.

Cons: You have to actually get a job first. Even when you do, look closely - you may be without coverage for your first 3 to 6 months.

6) Short-term health insurance

Some insurance companies sell short-term coverage that allows you to be covered anywhere from 1 to 12 months. Short-term health insurance usually does not cover any previous medical conditions so read the fine print. Short-term insurance has a "daily option" which allows you to select the exact amount of days you want to be covered so you will not be charged for two whole months if you only need 45 of medical coverage. This might be a great solution for someone who needs temporary coverage until his or her work medical plan kicks in. **Warning:** Usually there are no refunds or changes once a short-term policy is in force and you must pay the whole amount in full if you go for the daily

option. Before you go with short-term coverage, compare it with an individual coverage plan (#7 below). Sometimes individual coverage is less expensive, more comprehensive and easy to cancel. Remember short-term insurance is not renewable.

Pros: Designed for people who are in-between coverage.

Cons: Can be expensive and coverage is limited and non renewable.

7) Individual Coverage

Individual health insurance coverage comes in all shapes and sizes. In California, big name companies such as Blue Cross, Health Net, Pacificare, and Kaiser all offer individual medical insurance. Individual coverage runs the gambit as far as cost and comes in two main categories HMOs and PPOs. Your price is based on your age, type of coverage, and where you live. One thing is for sure: They prefer to insure healthy people. Those with pre-existing medical conditions rarely receive the lowest rate. On the positive note, much has changed since the prehistoric days of monumental insurance paperwork and snail mail. Forms that used to take 20 days to fill out and file, can often be completed in about 20 minutes online with e-signatures. To get a quote and see examples of health insurance premiums for you age visit <http://www.medicoverage.com/individual.htm> .

Pros: Pick the plan that works for your needs and budget. Easy to sign up for online

Cons: A comprehensive plan with prescriptions, no charge doctor visits and no deductible can get pricey. Also those with many previous medical conditions are often bumped up to more expensive policies.

8) COBRA

While sounding like a bad heavy metal band, COBRA actually stands for Consolidated Omnibus

Budget Reconciliation Act. COBRA was designed so that individuals who leave their jobs (read: fired) can still purchase the same insurance policy that they had with their previous employer. If you were already covered under your parent's policy and have recently graduated, you may qualify for COBRA. You must notify your parents plan administrator within 60 days of termination of your coverage (usually graduation from college) and tell them you would like to "elect" Cobra. Cobra coverage can be very expensive, but there are typically no restrictions for pre-existing conditions and the coverage can be discontinued after permanent insurance is found. You will be able to use cobra for at least 18 months.

Pros: Coverage will be exactly what you are used to, as it is simply a paid continuation of your previous plan.

Cons: Usually expensive. If more than 60 days have passed since your coverage under your parents' plan ended, you've missed the boat.

Eric Scheinbaum has worked in the consumer health insurance industry since 1999. Eric is currently the CEO of <http://www.medicoverage.com> , a website dedicated to helping individuals select and purchase California health insurance.

What is Long Term Care?

By Harold Parsons, www.LTC-Usa.com

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As we grow older, our needs and ability to take care of everything in our lives changes. Aging is a natural process which will affect us all and, although most people plan for their retirement, they fail to plan beyond that point.

Long Term Care refers to a wide variety of medical care, personal assistance and social support that may be needed later in life. Long Term Care can also be received for shorter periods of time during an extended recovery period following an illness or accident.

Basically, long term care provides care for a person when they cannot care for themselves – either for a brief period of time or indefinitely.

Long Term Care is most often associated with the words "Nursing Home", however, that is not always true. There are several different options for care, such as: Home Health Care, Adult Day Services, Assisted Living Facilities and Nursing Facilities.

According to the United Seniors Health Cooperative (1997), the average cost of a Nursing Facility (24 hour care) can exceed \$3,000 per month AND could be higher than \$80,000 per year depending on where you live.

We realize these are staggering numbers and recognize how important it is to research your options carefully. Please visit our site to receive your free, no obligation quote.

Harold Parsons has been in the insurance industry since 1970 and specializes in Long Term Care. Presently, Mr. Parsons is affiliated with and markets some of the top Long-term Care insurance

companies and has over 2,500 agents nationwide. He is solely devoted to educating agents and the public about Long-term Care products through his marketing company and websites and has held numerous seminars for agents as well as consumers.



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