

Puzzled by Your Insurance Coverage? Let's OverHall the Pieces!

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By Janet L. Hall

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(A special note to those of you that live outside of the United States. It would be impossible for me to try and cover all types of health insurance and coverage that is offered around the world. I do hope this article will help guide you as to what you should be looking for in your area of the world when it comes to health insurance.)

Health insurance, you either have it or you don't. But wait a minute. Even if you have health insurance you might not have it, meaning, you might not have the coverage you'll need for your particular illness or injury.

If you work for a company, chances are they offer what I like to call \* boiler plate insurance \*. Take it or leave it. If you're self-employed, chances are you can get the coverage you want but you also end up paying \* big time \* for it if you don't understand the products and options available in the market place.

A friend told me about a female executive she had met who knew nothing about her family's insurance coverage because her husband handled all \* that \*. She woke him up one night asking him if their insurance covered them if they should get Alzheimer's.

He tells her, "Yeah, we're covered, go back to sleep and stop worrying."

But she wasn't so sure if he really knew and thought she had better find out exactly what their insurance covered.

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What exactly does your insurance cover? More importantly, what DOESN'T IT COVER? You need to know and understand what your plan covers BEFORE you need to use your insurance.

I don't claim to be an insurance person but I have done some research and here is a sampling of what I have discovered.

You've got PPOs, POSs, HMOs, and COBRA. You've got Indemnity or Fee-for-Service plans and Government run plans such as Medicare, Medigap or Medicaid. Then there's Disability, Hospital Indemnity, Long-Term Care, and Nursing Home Plans. Let's not forget Dental and Vision!

You want and need to have health insurance to protect yourself and loved ones from financial disaster if you or they should fall into an illness or injury!

So I'm writing to urge you to get out your health insurance policies and take a good look at them. See if your policies need an \* OverHall \*. Call the provider if you don't understand something or you have a question.

Get the family together for an hour or so and talk about the coverage you currently have and write down any questions that come up.

Listed below are several questions and answers I came up with:

1. Do you have a choice in the type of plan?

ASK

2. Should both spouses carry their company's plan or just one plan?

3. Which is the best plan for you?

Find out your family's health history to help you determine what type of coverage you should be looking at.

4. Should you get or be concerned about Long-Term Health Care?

Depends on your family history and your finances. It is suggested that you should start thinking about this type of insurance when you are in your 40's. However, the premiums are lower the younger you are. Also, check with your accountant about this type of insurance as the premium cost \* could be a possible \* deduction on your Federal Tax Form.

5. What about Disability Insurance?

This is also know as Income Replacement Insurance if you should become disabled (NOT the same as Worker's Compensation if you get injured on the job).

6. Should I get a Medical IRA?

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7. Are there any Federal Laws concerning Health Insurance?

Yes! Let me list but two:

a. Employers with 25 or more workers are required to offer employees the chance to enroll in an HMO.

b. COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) requires if the business you work for has 20 or more employees and you leave your job or are laid off that you can continue to get health coverage for at least 18 months.  
<http://www.ahcpr.gov>

If you don't have insurance, find out if you qualify for any state or government run plans or do some research to find out what type of insurance you need and can purchase.

The best site on the internet I found while researching health insurance is by the

Agency for Healthcare Research and Quality (formerly know as the Agency for Health Care Policy and Research). On their site you can find a 14 page article, \* Checkup on Health Care Insurance Choices \* that includes a checklist and a worksheet for you to use. Click on <http://www.ahcpr.gov/consumer/insuranc.htm>

They also have a very informative article, \* Choosing and Using a Health Plan \* at <http://www.ahcpr.gov/consumer/hlthpln1.htm>

As you can see, there are a lot of pieces to the insurance puzzle. Now it's up to you to take the time, make the time, to find all the pieces you and your family need to complete this \* crazy \* puzzle!

The Organizing Wizard, Janet L. Hall, is a Professional Organizer, Speaker, and Author of 'Secrets of a Professional Organizer and How-To Become One.' She is the owner of OverHall Consulting and Organizing By Phone. Subscribe to her FREE organizing newsletter at <http://www.overhall.com/newsletter.htm> or visit her web site at <http://www.overhall.com>

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## **North Carolina Individual Health Insurance - 5 Tips To Get You Started**

**By Jessica Farrell**

If you live in North Carolina and are in need of health insurance, it is important that you take your search for coverage seriously. Searching for individual health insurance is not as simple as signing up for the health insurance offered by an employer—much more thought on your part goes into the process. Follow these tips to help you find, and keep, affordable individual health insurance that offers the coverage you need.

1. **Plan.** Before you start looking for an individual health insurance provider, figure out the coverage you need and how much you can afford to spend. If you plan first, you will find it easier to look for and compare insurers that offer what you need at the price you can pay.
2. **Shop around.** The search will probably be long and tiring, but it is important to compare the rates and coverage of several different health insurance options before committing to one. Individual health insurance usually costs more, so you want to make sure you are getting the coverage you need for the price you pay.
3. **Narrow your search.** Check whether or not your state requires individual health insurance providers to approve all applicants. Since individual insurance plans are medically underwritten, the insurance providers are not required to accept everyone unless otherwise declared by the state. You may want to search only for providers that will guarantee coverage. Contact your state insurance department for details.
4. **Do some research.** Once you have decided on a few possible providers to choose from, find out if they use a network of medical professionals and whether or not they allow out-of-network coverage. If they do not, find out whether or not the network they use includes reliable and reputable medical professionals that you will feel safe and comfortable visiting.
5. **Keep up with your coverage.** Once you find an individual health insurance provider that you are comfortable with, make sure to stick with it. If you go without insurance for more than 63 days, you will lose any coverage you have for any pre-existing conditions you may have.

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