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In today's world, it's important to be prepared for emergencies. While having a savings account is a great way to have a backup plan when things go wrong, it's often not enough, especially in the case of medical emergencies. Those living without health insurance are at high risk of not receiving adequate care if they are without some sort of medical insurance. Most states have affordable health insurance available for those living close to or below the poverty line. Even individuals who do not qualify for low cost or subsidized insurance have options to be medically insured.

For families who need medical insurance but can't afford high monthly premiums, choose a plan that has a high deductible. By having a high deductible, individuals will pay for basic doctors visits out of pocket but will still be covered in case of emergencies or diseases. Although this may seem unnecessary, if diagnosed with cancer, the treatments run into the hundreds of thousands of dollars and are prohibitively expensive for most individuals. By having a high deductible, the monthly cost will be lower, but families will still be insured. Another option is to find insurance through a job. While most full time jobs come with some health benefits, part time work is also starting to include some healthcare options. While these plans may not be paid for by the company, they are usually a less expensive option than private insurance.

Another option available for those who cannot afford medical insurance is a short term medical plan. While these plans have a limited time, they are a good option for those who are out of work and do not have insurance. There is an application process to determine eligibility, but if qualified, these plans can be a good temporary option.

In cases where finances are severely limited, look into a low or no cost healthcare option. One widespread company is Humana which helps provide medical care to low-income individuals. They also offer services like a health savings account plan. This plan helps families to budget for medical expenses and sets up a separate account which is tax exempt and can be used to pay any medically related expenses. Companies like Humana will cover medical emergencies, but also help to pay for annual doctor's visits and preventative care. By doing a quick internet search, individuals can find the companies available in their area and apply for affordable medical insurance. There are usually several options available and it may be necessary to apply several times before being accepted. There are affordable medical plans available. This is a basic guide to finding the public and private companies that help individuals or families find medical insurance in their area.

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