Article Side
Affordable medical insurance procedure by Lessardcasey

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Medical treatments and preventative care are not cheap. For the 40 million citizens of the United States who are uninsured and another 30 million (or more) that are insured with extremely high co-payments or deductibles, finding Affordable Medical Insurance by HealthInsuranceAdvisory.org can be a truly effective solution! The website functions as a gateway to help prospective customers locate and review available plans in their states offered by such companies as Aetna Health Plans, AmeriHealth, Anthem Blue Cross and Blue Shield, dozens of state-specific divisions of Blue Cross Blue Shield, Cigna Health Insurance, Fallon Community Health Plan, Humana One Insurance, Kaiser Permanente Insurance, Medica Insurance, Oxford Health Insurance, Physicians Health Plan, and United Health One.

Accessing HealthInsuranceAdvisory.org is easy. Simple go to the homepage and in the "Select Type of Plan:" drop down, choose Individual/Family Health Ins and click get quotes. Once you have selected your type of plan, plans will be searched across multiple providers with instant display of results. No confidential information is required to begin searching, simply enter the zip code and county of residence, then select or enter data for all family members to be covered including sex, date of birth, status of enrollment in school and tobacco use in the last 12 months. The search is very fast: in less than 30 seconds a list of plans will be displayed.

Tabs on the results screen allow visitors to show "Best Sellers" (in an example query that was 10 out of 88 total plans), "All Plans," "Plans with Your Doctor," or a special "Help Me Choose" area. The first three tabs are sortable by best-selling plans, price, deductible, ratings, or company name. Each of the results shows the plan type, which will be POS (point of service), PPO (preferred provider organization), or network (which is a slight variation on a PPO type). Deductible (the out of pocket amount before out of network coverage is paid) is listed as is co-insurance, which is the amount an insured person must pay after deductibles are met. The "Office Visit" field indicates the amount required for payment at the time of an appointment.

Finding the right Affordable Medical Insurance for the coverage desired is easier with the "Help Me Choose" tab. From this tab, a "wizard" interface walks prospective customers through potential options for coverage. Customers will choose whether they have an ongoing need for insurance coverage or a temporary (less than 6 months) need. From this point forward, options are presented to help narrow down the coverage available. By using HealthInsuranceAdvisory.org and its affiliate, it is definitely easier to locate Affordable Medical Insurance without the hassles of long telephone calls and complicated application forms.

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Casey Lessard is an expert on health and dental insurance. He has been writing articles on a Affordable medical insurance for several years.

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