Article published on February 11th 2012 | Insurance

Shopping for affordable medical insurance is usually not something the average person has to do, given since the majority of people secure medical insurance through their employersâ€™ group plans. In those cases, the employer has already done the shopping and often all that is left for the individual to do is to make a choice between a few pre-selected plan options; and many times, the employer covers all or a portion of the monthly premiums. However, there are times when individuals have to look for affordable medical insurance on their own.

Although one may be searching for medical insurance as an individual, there still is the possibility of finding a group plan. For example, the California Farm Bureau Federation allows anyone in California to join the Farm Bureau (voting rights are restricted to those in the industry) and then purchase their medical insurance, which they provide through a reputable insurance company. Because it is essentially a group plan with several thousand members, premiums are kept lower. The more members the group plan has, the lower the medical insurance premiums are for everyone involved.

A more popular option for individuals seeking affordable medical insurance is to shop for an individual plan. This can be done through an agent or by oneself online. There are many reputable insurance companies that accept applications online through their website. It is always best to obtain at least three quotes in order to properly compare plans. When comparing quotes, it is important to remember that the decision to purchase medical insurance shouldnâ€˜t be based on premium rates alone. It is always a good idea to also think of present medical needs and to plan for emergencies and any other possibilities, by taking a very close look at the coverage limits, exclusions, and other "fine print," of the plan. A plan that has a low monthly premium might not cover much; therefore, in order to save the most money, one must consider the total picture.

It is definitely worth the effort to shop around for the lowest medical insurance rates, since without being in an employer group, premiums are at their highest. The application process can be cumbersome and it can be nerve-racking waiting for a medical insurance application to go through underwriting. However, the savings can be quite high when one invests the time to research and compare plans in order to find the best one.

Article Source:
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Article Keywords:
Affordable medical insurance

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