# Article Side

Educate Yourself on Kentucky Individual Health Insurance by Tracy McManamon

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Most working people in Kentucky get health coverage through a group health insurance plan offered by their employer. However, they now have to pay a larger share of the costs than before. In fact, you could possibly save money by opting out of group health insurance and buying a health insurance policy on your own. Before you do so, itâ€™s important to educate yourself on Kentucky individual health insurance.

Buying Kentucky Individual Health Insurance â€“ Things You Need to Know

In the U.S., each state separately regulates the way individual policies are marketed and sold. Kentucky is not a state where insurers need to guarantee issue, which means that you will be sold a plan only if you meet their underwriting criteria. Things you need to know before you venture out into the Kentucky individual health insurance market:

â€¢ Individual health insurance plans covers individuals and families. In Kentucky, all insurance companies have to offer a â€˜standard planâ€™ which offers individuals the same benefits.

â€¢ Preventative services, including physicals pap smears, colonoscopies and mammograms are among the benefits that insurers in the state have to offer.

â€¢ Pre-existing conditions are covered with some limitations. A pre-existing condition exclusion refers to an exclusion of benefits for a health condition because it was present before coverage begins, regardless of whether you were recommended or had received or any medical advice, diagnosis, care, or treatment before that day.

â€¢ The exclusion for a pre-existing condition must relate to a condition for which medical advice, diagnosis, care, or treatment was recommended or received during the 6-month period prior to the date of your enrollment in the plan. The maximum period a pre-existing condition exclusion can be applied to an individual is 12 months.

â€¢ Medical underwriting determines eligibility. This means that the Kentucky health insurance companies will calculate the amount of money they will have to spend to insure you. They will review your health history or may even ask for a physical exam and medical tests to determine if you are an â€˜acceptable riskâ€™. The decision to sell you an individual health insurance policy and how t price it will be based on your risk.

If you are denied coverage for a medical condition, check out if you are eligible for Kentucky Access or Pre-existing Condition Insurance Plan (PCIP) offered by the U.S. Department of Health and Human Services.

Once you understand these conditions and familiarize yourself with the various terms associated with health insurance, buy a suitable indemnityâ€™ or â€˜managed-careâ€™ plan from a leading Kentucky health insurance company. The main difference between these types of policies lies in the choice of healthcare providers, out-of-pocket costs and how bills are paid.

Contact a Reliable Kentucky Health Insurance Broker

The best way to buy Kentucky individual health insurance is through an experienced health insurance agent or broker. Independent agents and brokers in Kentucky represent many leading

health insurance companies, and they can easily help you find affordable coverage. Their websites provide most of the information you need. You can apply for free quotes and get instant online guidance on applying for a Kentucky health insurance plan, processing claims and so on. Agents do not charge you for these services.

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Tracy McManamon is a a Kentucky health insurance agent. He offers free instant online health insurance quotes as well as live assistance to aid clients in their search for affordable a Kentucky individual health insurance plans.

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