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Individual (non-employer-based) healthcare coverage can be difficult and expensive to acquire. Without employer aid, and without the risk mitigation that comes with a large pool of insured persons, companies must often raise rates and qualifications for individually insured persons. While this practice preserves the bottom line for large insurance companies, it can prove a great burden on those who most need coverage—the unemployed, the disabled, and those with chronic illnesses. These groups are financially disadvantaged from the start, and the hardship of individual coverage can prove too much for them.

If you are self-employed, unemployed, or your employer does not provide comprehensive health coverage, your healthcare needs may go unmet due to the crippling cost of individual plans. Some people are able to continue coverage through a spouse's plan, and the young may be covered through a parent's plan. But the majority of those not covered by an employer-based plan will have to choose between going without coverage and paying the cost of an individual health plan. If you do choose to go the individual insurance route, lack of access to the best rates may compel you to leave out important benefits considered non-essential, like dental insurance.

However, to go without dental care is to take a massive risk. Dental problems can be extremely painful, so when one arises it is difficult to ignore. This may result in massive out-of-pocket costs for procedures that you may be entirely unprepared for. These unexpected bills can mean the difference between solvency and financial ruin. Because of this risk, it is important to ensure reliable access to dental care, even if it must happen through an individual plan. HealthInsuranceAdvisory.org can help you find the best individual healthcare rates available—including Individual Dental Insurance Plans.

Individual Dental Insurance Plans by [healthinsuranceadvisory.org](#) is your best bet when it comes to individual dental insurance. The most important resource is the rate quote search tool. This search tool vets insurance plans by locality, rates, and coverage. To find accurate rates, it asks a few simple questions about your household, age, and health status. Then it generates a list of available plans, arranged by price and extent of coverage. HealthInsuranceAdvisory.org also offers the Medical Insurance Research Center, which provides access to insurance terminology and information on relevant options for healthcare seekers. The number of available resources on HealthInsuranceAdvisory.org is continually growing, so the only way to truly appreciate them is to browse, learn, and take control of your dental health with well-researched Individual Dental Insurance Plans.

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[Lessardcasey](#) - About Author:

Casey Lessard is an expert on health and dental insurance. He has been writing articles on a [Individual dental insurance plans](#) for several years.

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