

## Health Insurance: what you need to know

Each time you change companies while traveling, you have the opportunity to decide whether you want to continue on COBRA insurance from your last company, switch to the insurance provided by the new company or just get your own independent insurance. Either way, you need information in order to make an informed decision. You must educate yourself on insurance and know what questions to ask.

I was going to write this article on what questions to ask, but the information was overwhelming. Instead, I narrowed it down to two good websites to use as resources to find the information you need to educate yourself on different kinds of insurance plans. One of the best websites I found for this information is: [www.foreignborn.com/self-help/health\\_insurance/6choosing\\_plan.htm](http://www.foreignborn.com/self-help/health_insurance/6choosing_plan.htm). Foreign Born provides a general list of questions to ask, as well as, specific questions for different types of insurance plans. They also provide detailed information on the difference between a PPO, HMO, and Fee for Service insurance Plans. You can also find a helpful definition of insurance terms that make insurance lingo more understandable.

Another website to look at is [www.800.insureme.com/health-insurance-faq.html](http://www.800.insureme.com/health-insurance-faq.html). They provide tips for the consumer. Of course they suggest you read your policy. They also say that inexpensive insurance is too good to be true. More than likely there is a reason the insurance is so cheap. You should talk to at least 3 insurance agents from 3 different companies before choosing an insurance company. It's a good idea to keep your COBRA insurance until your new insurance is activated (in 30 to 60 days). The website also provides ways for you to research the reputation and accreditation of an insurance company. They provide suggestions or possible alternatives for those unable to obtain insurance due to high risk pre-existing conditions. Lying about your pre-existing conditions is a terrible idea. Usually the insurance company finds out and then you won't be able to find insurance anywhere. You may even be charge back pay for services rendered under false pretenses. **To find an agent in your area that may be able to help you find the best insurance, you can go to <http://www.nahu.org/Index.htm>. They also provide lots of information for uninsured and high risk groups.**

No matter what type of insurance you are planning on getting or accepting, you may want to look at these sites before you talk to anyone. This way you will be clearer on just what you want and which opportunities to take.

### Bibliography

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