

Three “think outside the box” techniques when shopping for health insurance.

Anyone who has had the experience of shopping for health insurance knows it's not an easy task. Figuring out ways to keep premiums affordable can be a major struggle. Shopping for apples-to-apples coverage with several carriers is nearly impossible and premiums for similar plans are vastly different from one carrier to the next.

So what's a person to do?

Purchasing health insurance requires a “think outside the box” approach. Here are three simple tips to help you along the way:

1. Consider shopping for a much higher deductible than you are accustomed to. Shop for plans that have a \$10,000 deductible or more. It may shock you as to how drastically lower premiums will be. Too much risk for you? We will show you a way to combat that next. (If you would like to see a rate for a higher deductible in comparison please visit: RabbinicalAssemblyCommunityHealth.com for an instant online rate.)
2. To offset that high deductible, consider purchasing a **Critical Illness Rider**, which attaches to your major medical policy. Critical Illness riders pay a CASH benefit for conditions like: Cancer, Heart, Stroke, Coma, Kidney, etc. and this CASH benefit can be used to pay off your **entire deductible** and even leave you with additional monies for other expenses, such as loss of income. Riders can be purchased to cover your deductible and you can even purchase more, up to \$100,000 in cash coverage if you wish. Believe it or not, these premiums are very affordable.
3. Also to help offset risk, consider purchasing an **Accident Rider** to attach to your major medical policy. Like Critical Illness Riders, Accident Riders pay a cash benefit for any accident or injury such as: cuts, burns, broken bones, strained and pulled muscles, etc. This cash benefit can be used to pay your entire deductible in the event you or a family member is injured. These premiums are even more affordable.

So what types of claims will you then need to worry about? Since health care reform passed, additional benefits have now been added so you will not have to pay out of pocket for:

- Adult and child wellness exams, such as: checks-ups, immunizations, lab work, mammograms, pap smears, PSA's, EKG's, etc. They are all covered at **100% with no deductible**. Why purchase a lower deductible when it's covered regardless?
- Additionally, there are no lifetime maximums: After your deductible, you are covered at 100% until infinity now. There are no lifetime caps like \$2 million, \$3 million, etc. If you have a \$20 million medical bill, your insurance must now cover it.
- With a high-deductible policy you will have to pay for such claims as: office calls for a cold/flu, asthma, skin disorders (other than cancer) and other forms of illness. However, most people would rather save \$300, \$400, **or more** per month and pay the occasionally office call themselves. Another bonus, you WILL still be receiving the insurance companies discounted rate for office calls and will **not** have to pay **full price**. To see exactly what these plans cover please visit:
RabbinicalAssemblyCommunityHealth.com

Thinking "outside the box" can not only save you money, but can also provide you with **even better coverage** than you had before.

If you have questions about this article or are shopping for insurance, please call the Rabbinical Assembly Health Program at **866.907.2761** or visit RabbinicalAssemblyCommunityHealth.com