



Healthcare Plan

By Kim A. Barrow

Are you a 22-year-old that just graduated from college and are still looking for work? Or maybe a 50-year-old with diabetes and a heart condition that is finding it difficult to get affordable health insurance or any insurance at all? With the new website unveiled by the Federal Government recently, you can log in and instantly see all the choices available in your state for your particular circumstances.

The website – <http://www.healthcare.gov> – does not require you to divulge any personal information such as name, address or income. It asks you a few easy questions about your age range, your medical conditions, if affordability is an issue, etc. It will also ask your zip code, so it can give you viable options in your specific state and area.

According to the Federal Government, this program has over 5,500 private insurance plans and most of the federal and state program plans to draw from and give you as many options as possible for your medical care. In October, the website will begin to list prices for each plan and will provide user-friendly charts for comparison shopping of each plan. It will show deductibles and co-pay levels on a easy-to-read graph, that currently you must click on each link to receive. With the new options, consumers should be able to verify that they are getting the best possible plan and rate for their particular health needs.

The website will also herald a change in how small business owners shop for group plans. Rather than having to do independent research or rely on brokers, they will be able to easily find, see and compare all the options available on the market, rather than just a few options provided by a broker that works on commission.

The site was mandated by the health care overhaul law recently adopted. People with pre-existing medical conditions, low ability to pay, or just in need of temporary insurance will be able to go to this one site and get all the information they need. The ease of use and availability of the full array of health care choices will insure that consumers know their options and can make informed decisions.

For more information, please contact us at 703.437.8877 or via email at info@millermusmar.com.

