# Individual Health Insurance

With the new Health Care Reform in place individual health insurance plans are the same from company to company.  The only difference is the level of metallic you choose, i.e. Gold, Silver or Bronze.   Each plan will give you the same amount of coverage with the differences being the deductibles and premiums.

This is where a little education comes into play.    If you choose a lower deductible, you will have a higher monthly premium.   If you choose a higher deductible, you will have a lower monthly premium.   You will have to look at what you or your family needs and how you use health insurance over the year.   All wellness and preventative are covered at 100% in any plan.

There are some other types of plans on the market that are lower in premium, can still protect you and your family and are much less expensive.  I would be more than happy to do a presentation for you.

Medicare Supplements is a product we carry as well.   You are eligible for Medicare on the first day of your birth month.   You need to apply for Medicare part A & B several months before you turn 65.

We are happy to give a FREE no obligation consultation.   We can help you to figure out what is the best type of plan for you and your family.