



October 17, 2006

There are so many choices for health insurance coverage today, many people may not be aware of all of their options. When trying to decide on the health insurance choices you may have, there are several things you should keep in mind. Each individual person has different needs when it comes to their health insurance coverage.

When exploring your options, you should try to keep a few things in mind. You should ask yourself:

How often do I.....

Go to the doctors each year?

Get prescriptions?

Have Lab work done?

Do I have a pre-existing condition?

Once you have an idea of the answers to these questions you should also ask yourself one more very important question. If you should end up in the hospital how much out-of-pocket exposure can you afford? \$1000?... \$5000?.... \$10,000?...

All of these items and how a health insurance plan is designed will drive the price of the health insurance policy. Other factors that drive the premium of a plan can be age, build, smoking status, medications, and pre-existing conditions.

With so many health insurance plans to choose from it can be very confusing. At Ingram Financial Group we can assist and help guide you through the maze of options available for individuals and businesses. We can usually find some kind of plan to fit for each persons own individual need and budget. If you would like to discuss your choices we can be reached at Winter Haven: 863-326-9833 or Lakeland: 863-937-9235.