

Health Insurance

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An individual or family health insurance plan covers one person, or a family, on one plan.

While an individual or family health insurance policy may cost more than a group policy it is better than not having health insurance coverage at all. An unexpected illness or serious injury can ruin a family financially if they do not have some basic coverage.

Most insurance companies offer the same types of managed healthcare plans to individuals that are offered to groups: HMO's (Healthcare Maintenance Organizations), PPO's (Preferred Provider Organizations) and POS's (Point of Service Plan), and generally offer different levels of deductible to keep premiums within budget. Each person or family must determine what coverage, premium, deductible and out of pocket expense will best suit their needs and their family budget.

Unlike group insurance that is available to an entire assemblage of people, no matter what their health status, almost all insurance companies require extensive questioning about medical history and sometimes a physical exam in order to qualify for individual insurance.

We are here to assist you in finding a plan that protects your family while staying within your budget. Please contact us today to help evaluate your health insurance options. Castle Rock Insurance Agency - Health Insurance