

## Health Care Insurance -- More Ways To Big Savings

If you must enjoy big discounts, then you must NOT fail to do certain things. Following are a few of such things...

1. If you want to save in health insurance open a Flexible Spending Account. It is a type of savings account where you can save tax-free dollars for your health needs. The selling point about this account is that it allows you to roll over the amount unused into the next year tax free. This offers you a tax free method of building large reserves of funds to cater for your future health needs.

2. Are you aware of the fact that your co-pay could cost you more than the cost of your drugs? In some cases, it is less expensive for you to pay for a prescription without using your health insurance. Use the option that gives you better savings.

3. A healthy lifestyle will get you lower rates. If you can avoid taking junk food you will pay less with time. Removing fats, cholesterol and high carb from your diet will make it easier for you to retain the right weight, live a healthier life and, as a consequence, attract cheaper rates.

Similarly, you'll be healthier and therefore have to visit the doctor less if you committedly exercise up to 30 minutes every day.

[online health insurance quotation](#)

4. Most health insurance plans give about two complimentary medical check ups.

Why do check-ups lead to savings?

Since diseases are spotted at their benign stages by doing such check ups, they are more easily nipped in the bud without much expense. This means that your health insurer will pay less to treat you if diseases are diagnosed at their early stages.

So they give you more affordable rates for helping them save.

5. If you drink then your rates will be more than a comparable profile that doesn't. Drinking irresponsibly makes you a bad risk and therefore gets you higher rates.

Many health conditions can be traced to drinking.

How much drinking is safe for you? I cannot really say as there are people who can take a bottle and still maintain their cool while some will take just half a glass and things start going wrong.

But here's what I am sure of: Staying away from alcohol in its totality will do you a world of good. So you can lower your rates (Apart from reducing the likelihood of developing certain diseases) by avoiding alcohol if you can or drinking in real moderation if you can't.

The only problem is that people who say they can't help drinking most often cannot drink in moderation. You can be assisted if you truly want to quit drinking.

### About the Author

Get more tips at [Alabama health insurance online quote](#). Chimezirim Odimba writes on insurance.

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