



spotlight on healthcare

Get Smart About Saving On Health Insurance

(NAPSA)—Terms like PPO, HMO and HSA are the ABCs of health insurance—and understanding them could save you money.

Still, a recent survey found that people tend to know very little about their health coverage. And when it comes to insurance, what you don't know could cost you.

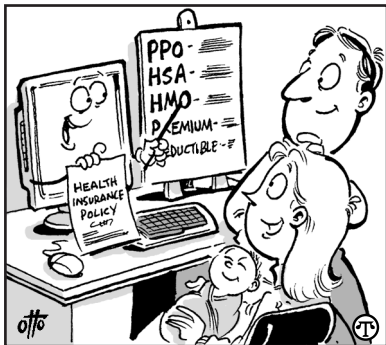
The survey, sponsored by eHealthInsurance, questioned about 1,000 men and women and found that only half of respondents were certain how much they paid for their monthly health insurance premiums. Fewer than a quarter said they were very sure of what the terminology used in their health insurance policy actually means.

For example, while many know that HMO stands for health maintenance organization, about 80 percent of those surveyed did not know that PPO stands for preferred provider organization and 89 percent did not know that HSA stands for health savings account.

The Cost Of Not Knowing

“Due to the rising costs of employer-sponsored health insurance, more and more consumers are purchasing coverage on their own,” said Bruce Telkamp, executive vice president of eHealthInsurance. “That’s why it’s more important than ever that people understand the basics of health insurance. You can’t shop smart and save on health insurance if you don’t know what you’re buying.”

Health insurance shoppers and policyholders who do not understand how health insurance works



Understanding your health insurance could save you money and time.

may find themselves with unexpected bills. For instance, some health insurance plans may have separate deductibles for general medical services and prescription drugs. Others may have specific fees that apply for emergency services or hospitalization.

Other health insurance plans, like HMOs, may require a referral from your primary doctor before you can see a specialist. Without a referral, you may not be covered or may have to pay more out of pocket.

Healthy Solutions

The Internet is a great place to learn about health insurance terms and to find a new health plan—if you know where to look.

Web sites like eHealthInsurance.com provide free health insurance information and offer side-by-side comparisons of available policies—a service 71 percent of survey respondents said would make it easier for them to learn about health insurance.

For more information, visit www.ehealthinsurance.com.