



spotlight on health

Americans Without Health Insurance Have New, Affordable Options

(NAPSA)—More and more Americans are going without health insurance because they can't afford it. But there is a solution. New health insurance portfolios are available that are specially designed to help meet the national need for affordable coverage for individuals and employees of small businesses.

This is good news for many Americans who often cannot afford to purchase health insurance for themselves or whose employers do not offer insurance. This includes individuals who are self-employed; those who are employed by a small business or who run a small business; and individuals in other circumstances that require them to buy their own health insurance.

"More than 45 million Americans fall into one of these categories. Many of these people are uninsured or are struggling to afford the traditional plans that insurance companies typically offer," says Melissa Crawford, senior vice president, Physicians Mutual.

The company bundles together existing and new products to provide an Integrated Health Portfolio

New health portfolio is designed for:

- **Individuals who are currently uninsured or underinsured and need affordable options**
- **Employees of small businesses that don't offer health insurance**
- **Business owners who are looking for individual coverage for themselves**

IHP availability varies by state



lio (IHP) with a variety of choices and price points.

The IHP offers a choice of benefits, including coverage for:

- Doctor's office visits
- Preventive care
- Hospital stays
- Surgeries
- Catastrophic major medical
- Outpatient treatment.

"This portfolio of products is designed for middle-income Americans for whom the only choice has been major medical plans with high deductibles—\$5,000, for example. That's too much for them to absorb out of pocket," Crawford says. "They're looking for a plan that pays a portion of everyday

health care costs such as doctor's visits, childhood immunizations, and screenings like mammograms and prostate cancer tests. They also need prescription drug and vision discounts.

"We have options with no deductible to meet, so policyowners receive benefits the first time they have a covered medical expense," Crawford says. "There are also no lifetime maximums on this type of policy."

Crawford points out that individuals and small-business owners usually do not have benefits managers who can talk them through their insurance options. The health portfolio offers a needs assessment to help customers determine which insurance products are right for them.

Physicians Mutual Insurance Company and Physicians Life Insurance Company, a member of the Physicians Mutual family, provide a full portfolio of health and life insurance products, as well as financial products. Both companies consistently receive high grades from independent insurance analysts.

For additional information, visit www.physiciansmutual.com.