

MANAGING YOUR MONEY

Budgeting For Health-Care Costs

(NAPSA)—There are ways to keep medical costs from taking a healthy bite out of your budget. Experts say the key is to plan ahead.

Insurance benefit companies report that over the past few years, the cost of health care expenses has risen faster than the cost of food and cars. In addition, many employers are now requiring their employees to pick up even more of their health care costs.

Yet some analysts say that while many Americans budget for food, housing, entertainment and other expenditures, many seem to leave health care out of the mix. The result, they speculate, is a rise in personal bankruptcies and a decline in the number of insured adults in the U.S.

Families looking for ways to pay for health care can use tools such as “Family Health Budget,” an educational planner from Humana (a publicly traded health benefits company). The tool—online at www.familyhealthbudget.com—is designed to help consumers plan for their future health care needs.

Collecting important information may help, too. It’s a good idea to talk to doctors about typical health care expenses. Often, your physician can help you identify likely future medical expenses that should be budgeted for. In addition, families can tune into



A Healthy Plan—New tools can help people budget for future health care costs.

the television show called *Healthy Solutions*, hosted by Emmy-winner Mariette Hartley. It airs as paid programming on CNBC and on the Healthy Living Channel. The half-hour program explores important issues and topics related to America’s health and well-being.

A report on the show titled, “Planning for a Healthier Tomorrow: The Family Health Budget,” looks into the effect rising health care costs have had on families and examines how companies have provided much needed assistance. This story can also be found in streaming video on the Web at www.healthysolutions.tv.

For more information on the Family Health Budget Planner, visit www.humana.com.