Tips for Choosing the Right Health Insurance Plan

By Matthew Gaeta

Matthew Gaeta recently served as a senior sales executive at Unique Insurance Concepts, LLC. In this role, he assisted the company in growing its customer base and generated new sources of revenue through improved customer service and enhanced efficiency methods. Matthew Gaeta enjoys a number of hobbies outside of work, including skiing, fishing, and golfing.

Choosing a health insurance plan can be intimidating, but there are some helpful hints to keep in mind when shopping for a plan. First, consumers should check for grandfather exemptions, which prevent the plan from changing, even if there are new rules and health reforms. Checking with preferred doctors to determine which insurance plans they accept is critical, as well. If different types of plans are available, consumers must decide if they are better suited to an [HMO](http://en.wikipedia.org/wiki/Health_maintenance_organization), PPO, or PPS health plan. Each type of plan offers different benefits and structures. Initial incentives have to be considered, as well. Health insurance should be a long-term, possibly even life-long, commitment. Consumers should search for plans that can cover them for years to come and not be tempted by short-term offers of free services or features.