

Anthem Blue Cross insureds in California just got a temporary reprieve from a BIG rate increase of up to 39%, but premiums across the country continue to climb.

What can you do when your health premium jumps?

1. Ask if your insurer offers any discounts for health club or fitness class enrollment.
2. Find out if a “Consumer Driven Health Plan” such as a Flexible Spending Account (FSA), Health Savings (HSA) or Health Reimbursement account (HRA) make sense for you. These let you put aside pre-tax dollars to pay for certain medical expenses such as: birth control, prescriptions, doctor visits. The funds can also help cover your deductible.
3. Raise your deductible.
4. Consider switching to a cheaper type of plan (e.g. HMO versus PPO). Are there any association/group plans you might qualify for?
5. Shop and compare. Get quotes from a reputable broker and one or two trustworthy online sites. www.insure.com is a good place to start.
6. Stay healthy by eating right and exercising.
7. Keep your credit score as high as possible and correct any errors in your reports. Use the search box at www.uphelp.org to find articles about high deductible plans and other health insurance matters.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source:

<https://uphelp.org/anthem-blue-cross-insureds-in-california-just-got-a-temporary-reprieve-from-a-big-rate-increase-of-up-to-39-but-premiums-across-the-country-continue-to-climb/> Date: November 22, 2024