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Health insurance policies are legally binding contracts, which can have a major impact on both your health and financial life, so understanding your coverage is extremely important. Waiting until you are seriously ill or involved in an accident to investigate your health plan is a major mistake.

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Understanding health insurance doesn't have to be so hard. Here's our advice on how to choose a plan, whether you get it from your employer, buy it on your own, or are on Medicare. We'll show you...

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Understanding key health insurance terms Insurance plans can differ in which providers you can see and how much you have to pay. It's important to understand your costs and key health insurance terms, so you'll know what services your plan will pay for and how much each visit or medicine will cost. Important key words explained

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and the insurance company you select. You buy a plan (you can choose from many different types), and the company agrees to pay all or part of your medical costs when you get sick or hurt.

### **Health Insurance 101 | Understanding Insurance Plans**

Understanding health care. Health care is complex. But we can help you make smart decisions with information on how insurance works, health savings accounts, how to prep for your doctor visits and more. Family health. Senior health.

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Insurance brokers are also trained in state-specific insurance regulations and legislation, helping you avoid nasty pitfalls. Before you select a broker for insurance, compare prices. Although health insurance is very complicated, you can understand more! Take the time to learn as much as you can before you invest in a policy.

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