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Inexpensive Health Insurance Ohio for Your Family or Employees by [Tracy McManamon](#)

Article published on April 9th 2012 | [Insurance](#)

Have you been searching and searching for health insurance, and everywhere you go you seem to be meet with the same issue, that health insurance premiums have been rising? Whether you are looking for family or employee health insurance Ohio, you will realize that purchasing health insurance can be quite expensive. Here is some information to help you find not only the most affordable, but also the smartest plan for you and your family.

Purchasing health insurance is extremely important. Unfortunately, because of the cost of insurance some people have eliminated this from their budgets in order to afford other things in life. What you must realize though is that having insurance is as important as providing food and a good education for your children. If you are without health insurance and you or one of your children ends up needing to stay in the hospital and is very sick, the amount of medical bills you are going to have to pay are going to be astronomical and you would have saved yourself thousands of dollars by having health insurance. One thing that will be helpful when purchasing health insurance Ohio is that you should be able to get insurance even if someone in your family or business has a pre-existing condition.

There was an act that was passed in 2010 called the Patient Protection and Affordable Care Act of 2010. This act stated that no one would be able to be denied coverage because of a pre-existing condition starting in 2014. This will obviously makes health insurance much easier to be obtained for those with pre-existing conditions, but unfortunately will still raise the premiums for most Americans. Another way the government plans to make health insurance Ohio easier to find and purchase, is a program that is being put in place in 2014, called the health exchange program. Basically what the health exchange program provides is a website where individuals, who are looking for health insurance, can go to and purchase insurance online. For those who are still going to find health insurance too expensive, the government is offering people a chance to qualify for subsidy money. Although this sounds like a great alternative, this means that those who are paying their insurance, even if they are just barely able to do so, will be paying higher taxes to cover the subsidy money being given out to other individuals.

Keeping your health insurance Ohio inexpensive with all of these changes may seem impossible, but one advantage is the change for college-aged adults. Up to this point, whether it was the parent or young adult, someone had to be paying for a separate plan for the young adult in the family. Now, young adults are able to stay on their parents insurance until they are 26. Although this may make the parents plan go up some, in most cases it will not be as expensive as paying a separate premium for health insurance. There are other options for the youth, including obtaining health insurance through their college and such, but many college plans will not cover medical expenses outside of the colleges facilities.

Just as it is important to cover your family with insurance, it is equally important to cover those in your business with insurance as well. One of the main reasons for this is because if something were to happen to you the business owner and you had no insurance, it is highly likely that eventually you will have to start taking funds from the business in order to cover your medical expenses. This could affect the whole company and leave others out of a job. Do not leave your family or your business in danger of covering costs out of pocket. Research health insurance Ohio today, and let professionals help you find affordable health insurance for your family and/or business.

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Article Keywords:

health insurance ohio, oh health insurance, ohio health insurance

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