

Surviving the Health Care Crisis!



Brian G. Eskin
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Quite often I'm asked how our health insurance will be shaped in the future. With the Republicans back in control of the House of Representatives, there is a very overcast forecast for Health Care and no one knows what will happen once the skies clear. Most important is what steps you take today. The following are some changes my clients have made in an effort to lower their costs:

- Increase the copayment for doctors/drug card
- Enter into a cost-sharing plan that would change the hospitalization method of payment from co-pay to deductible and coinsurance
- Add a maximum to the drug card
- Eliminate the drug card altogether
- Enter in a high deductible plan that would require out-of-pocket payments until the deductible is met and then coinsurance or no additional payments would be required
- Determine if they qualify for a Healthy NY program for their business

All of these changes can be made or just one depending on the situation. These changes warrant additional questions. That's when it's time to speak to a broker to help determine if the changes are worthwhile.

Brian G. Eskin is an Insurance Specialist with B2 Wealth Consultants. He is available for all questions about this article and other insurance questions.

beskin@b2equity.com
Tel: 516-336-6300 x29
Fax: 516-336-6304