

How to Afford Health Insurance

Remember that a financial plan without health insurance is not a financial plan at all. Here are some tips to save:

- **Work for a company that offers it.** If you have an existing health condition, you may find it difficult to get insurance. Even if you do, it may be expensive. Working for a company that offers insurance is usually the easiest way around this, since preexisting conditions are not considered. A particular company might not offer the highest-paying job, but when you factor in the cost of health insurance, that company becomes the best bet.
- **Get into a group plan:** If you cannot find a company that offers health insurance, you may be able to buy it through a group plan somewhere else, like a professional association.
- **In the meantime, get temporary insurance:** This kind of insurance expires after a period of time, so it is an affordable option while you are searching for something more permanent.
- **Consider catastrophe Insurance:** This insurance only covers worst-case scenarios and comes at a very high deductible. However, the premiums are much cheaper; catastrophe insurance typically costs 70 percent less than a normal policy.