

A Low Cost Dental Discount Plan That Saves You 80% Is Hard To Find, Unless You Know Where To Look

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When the most important factor is effectiveness, finding an affordable health or dental plan can be difficult

DentalAndHealthPlan.com has what many people consider to be the easiest access to the biggest medical and dental discounts. The problem for the company is that people are just now becoming aware of how their health benefits really work. Average Americans have no plan of their own and they depend on jobs very heavily for their benefits in many cases.

For people who have stable, full time employment along with benefits, this may not be a problem, but for the self employed, this is a big issue. People who are self employed and/or own their own businesses usually end up struggling and this is perhaps the lead in to the fact that over 90% of all businesses fail. With this kind of risk, it's no wonder that many smaller companies cannot offer health care to their employees. It's simply too expensive. You can just imagine what it's like for an individual to shell out the premium for a typical insurance plan.

With discount medical and dental discount card plans, like Ameriplan, you get a different type of health benefit. You save a portion or a percentage of the bill as a part of your exclusive membership. The fact is, discounts are not insurance. This may be beneficial for some folks because it does remove some of the restrictions that insurance companies have.

The important factor here is that you choose a health plan that is most beneficial to you and your family and so you get ask yourself what your main reasons for wanting health care is. If you need health coverage to cover a health condition that already exist, you may have an even more difficult time. Most health insurance quotes don't include pre existing conditions, so next time you ask for a quote, make sure you ask for these details. If your health broker tells you that there are no drawbacks to the plan they offer, be wary, they may be misleading you.

For detailed information on medical and discount cards, visit www.DentalAndHealthPlan.com where you can look up participating discount health and dental plan providers. Remember that discounts are not insurance and discount companies do not make payments directly to doctors. They simply use their negotiating power to reduce the typical health care fees with participating providers.

With almost half a million people uninsured, health care has seen tremendous inflation in recent years. Part of it has to do with the rising cost of doing business with newer technologies and part of it has to do with accessibility to a good health benefit. Typically this will be provided by an insurance carrier. In some cases, it is provided by a non insurance, consumer driven benefit, such as a discount health or discount dental plan, where the process involved is different for each type.

With an insurance, coverage may be fairly good in the range of 70% or more. For many plans it includes paperwork, waiting periods, possible deductibles, co pays and other "small print". With a discount plan, the savings will be usually in the range of 50% or more which is lower, but can be comparable to many insurance plans when you consider that there is usually qualification process, no waiting period, no deductibles and no paperwork. This makes a discount health benefits more attractive in some situations than others.

It is a good idea to consider the situations in which you are likely to need health care. If your health is in good condition, you may expect to see a doctor when you have a sudden need for health care such as an emergency visit for a car accident or unexpected illness. On the other hand, if your health is less than perfect, you may need to see a doctor more often for ongoing guidance or perhaps you are having a difficult time diagnosing a health problem in which an insurance company will not continue to cover. This is where a discount plan may be a better option. Also if you have a pre existing condition or if you have no benefits as of yet and you have a sudden need for health care, particularly concerning that same health issue, then a discount health benefit may be the best and maybe the only option for you to afford your health expenses.

What's important to look at is the end-of-year overall cost with both plan options. How much will each plan cost you in premiums? How much will my portion of the medical or dental bill be? How much is the deductible, if any? How long will I have to wait to use the plan available to me? Will it be available by the time I'm likely to need it for any significant care? This should be a starting point on which to help make your decision.

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