

Tips for Choosing a Family Health Insurance Plan

Here are the Tips for Choosing a Family Health Insurance Plan. When looking for the best private health insurance in Illinois, Anthrope Agency is a top choice.

Assess Your Family's Healthcare Needs

- Consider the frequency of doctor visits, ongoing medications, and any special healthcare needs (e.g., chronic conditions).

Compare Premiums & Deductibles

- Look beyond premiums; consider deductibles, co-pays, and maximum out-of-pocket limits. Lower premiums often mean higher deductibles.

Understand the Types of Plans

- **HMO:** Lower cost, but requires primary care
- **PPO:** More flexibility with higher costs, no referrals needed.
- **EPO:** Mid-range cost with no referrals
- **POS:** Requires referrals but offers some out-of-network coverage.

Consider Future Needs

- Choose a plan that accommodates your family's potential healthcare needs over the coming year, such as maternity or pediatric dental care.



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