

Which Individual Health Insurance Plan Is Right For Me?

As you look for an individual plan, you might be asking yourself: What plan is right for me? Which plan do people like me choose?

If you're a person who is in good health, you might want to consider a high-deductible PPO that's compatible with a Health Savings Account. This option is best for people who don't visit the doctor often, and are looking for major medical coverage.

If you'd rather have more comprehensive individual health insurance coverage, such as preventive care coverage, consider a PPO or HMO plan with a lower deductible. You might not be able to use an HSA, but you'll have coverage for routine doctor's office visits and other preventive care. Typically, you'll pay between \$10 and \$40 for a doctor's office copayment depending on your plan. With this type of plan, you'll also have major medical coverage.