

## An Affordable Solution for People without Health Insurance

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The rising cost of health care and lack of health insurance spell disaster for millions of American families. According to the U S Census Bureau, 45.5 million Americans have no health insurance. This is the highest level in nearly ten years. This figure represents an increase of 6 million uninsured people in the United States since the year 2000. There are several reasons for the increase in uninsured individuals. Higher unemployment rates have resulted in a loss of benefits for many families. Increased costs have resulted in small businesses choosing not to offer benefits. American employees are experiencing the lowest level of employer based insurance in well over a decade. For others, the rising costs of employers health plans, larger deductibles and higher co payments have resulted in people being unable to afford to participate, even when the employer does offer benefits.

The lack of the availability of health insurance results in fragmented and inadequate health care. The rising costs of health care make it impossible for millions to afford to visit the doctor when they are ill. This results in needless death for tens of thousands of Americans every year.

In response to the rising costs of health care, many companies are beginning to engage in Consumer Driven Health Care. Under this system, employees have personal health accounts known as Medical Savings Accounts. Medical expenses are paid from this account. A benefit of this method is that you and your doctor make decisions regarding your health care and treatment, not an insurance company or HMO.

There are affordable options for individuals and families without medical insurance. AmeriPlan is an affordable discount medical plan that offers savings of between 25 and 80% on a wide range of health care services, such as doctor's visits, hospital, ancillary care, dental, vision, prescription and chiropractic care.

This discount medical plan offers savings of 50% or more on doctor's visits. There is no waiting period or deductible and discounts may be enjoyed as soon as benefit cards are received. No pre authorization is needed for medical treatments or testing. You and your doctor make all the decisions regarding your treatment, not an insurance company. Discount rates are available for visits to a general practitioner or specialist. Members may use any participating doctor and may change physicians at any time for any reason, without prior authorization. These features put the individual in control of health care services.

AmeriPlan was founded in 1992 in response to the escalating health care costs plaguing the country. AmeriPlan isn't health insurance, but a discount medical plan that allows members to enjoy a significant reduction in health care costs through participating doctors and medical facilities. For more information on specific discounts offered through AmeriPlan in seven different benefit categories visit [www.saveonhealthbenefits.com](http://www.saveonhealthbenefits.com)

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