

# Secrets of Paying for Health Care

by Jacqueline L. Jones

- 1. Use a provider covered by your insurance company.**
- 2. If you don't have insurance and don't think you can afford it, ask your state's insurance commissioner about affordable state-sponsored plans.**

<http://www.lifeinsurancehub.net/insurance-commissioners.html>

If the provider you want to use is not covered by your insurance plan, contact him or her anyway because:

- 3. The provider may agree to join your insurance company's network.**
- 4. The provider may agree to work within your policy's provisions without joining the network.**

- 5. Uncovered expenses may be tax deductible.**
  
- 6. Uncovered expenses may be covered by a flexible savings account or medical savings account.**
  
- 7. Some providers don't accept insurance.**
  
- 8. Some providers will accept installment payments.**
  
- 9. Some providers will agree to barter services.**
  
- 10. Insurance companies are covering a broader range of services.**

- 11. The provider may be conducting a clinical trial.**
  
- 12. He or she may participate in a discount plan.**
  
- 13. Supplemental health insurance policies can cover gaps in your coverage.**
  
- 14. The provider may agree to give you a discount for a medically necessary procedure that must be performed regardless of insurance coverage or income.**

**For more information, visit <http://jacquelineljones.com> or send an email to [contact@unmaskedcommunications.com](mailto:contact@unmaskedcommunications.com).**