

Consumer-Directed Health Insurance... A new beginning...

America is finally at a cross roads in the way it finances medical care. Recently, the treasury department issued a mandate lifting one of the last major hurdles for the widespread use of health saving accounts or "HSA's".

HSA's are treated much like "IRA's" allowing money to be deposited for medical purposes free of tax, it can grow tax-free and can be spent for medical care tax-free.

The fundamental rationale behind HSA's is to put the patient, i.e., the consumer in the drivers seat by controlling his or her own healthcare cost. Consumers can invest in tax-advantaged savings accounts that offer more control over how their money is spent. We all like to look for bargains with the exception of healthcare.

Now, Americans, its time to start shopping!!

The traditional approach to medical insurance has always been the low deductibles and co pays. Sure this approach has worked in the past; however, in more recent years traditional health plans have increased annually 15-30%. Due in large part to the over-utilization of copays.

Health savings accounts offer an opportunity and an alter-

native to save tax dollars and to obtain health insurance at a cost much lower than traditional plans. HSA's offer one deductible, typically \$2600 for individuals and \$5000 for a family. This level of coverage makes healthcare insurance infinitely affordable. In turn companies and individuals can put money into tax advantaged accounts that will cover the lion's share of the deductible. The idea here is that what an individual or family doesn't spend from the savings plan stays in the account for future medical needs, long term care and help supplement the retirement nest egg.

Federal, state and local governments individuals and businesses across the nation are moving forward to empower citizens with personal responsibility for their health and healthcare. Americans need to embrace this new System so they can reap the benefits if they take action today!

Bruce Husson is president of Central Insurance along with Jon Husson, co-developer and partner of **Lifeandhealthagents.com.**, have spent more than 23 years in the insurance business, and have extensive field experience marketing health insurance to individuals and businesses. You can reach them toll-free 1- 877-925-1840 or visit on line at: **www.lifeandhealthagents.com**

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