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Amity Insurance issues tips to trim health care costs

QUINCY, MA ISSUED DECEMBER 17, 2009.... While health care costs are rising, there are ways to trim those expenses without compromising or reducing the quality of care enjoyed by you and your family, according to Amity Insurance Agency, Inc., the region's leading full service agency specializing in the insurance needs of the legal community, commercial/habitational real estate owners, charter schools and the hospitality industry.

First, choose wisely; select the best health insurance plan for your personal situation and remember that the least expensive plan can cost more in the long run if it doesn't provide the benefits you need.

It's vital to know the rules associated with your health insurance plan and follow them closely. If you don't, your insurance company could deny your claims or reduce the benefits that it pays, leaving you holding a hefty bill.

It is always in your best interest to create an emergency plan. Don't wait until a medical emergency strikes to figure out which hospitals are in your insurance plan's network. Determine which hospitals are in your network and keep the addresses and telephone numbers of the closest ones easily available. And take the time to familiarize yourself with your plan's rules about ambulance service and emergency room co-pays.

Save at the pharmacy by asking your physician to prescribe generic drugs; you could reduce prescription costs by as much as \$10 to \$40 per medication.

Tap into health care spending accounts. There are several different types, such as the flexible spending account (FSA), an employer-sponsored plan that allows you to set aside money and then pay for out-of-pocket care expenses on a pre-tax basis.

And last but certainly not least, get healthy. If you're a smoker or are in the obese bracket you're paying a high price when it comes to health care. In fact, the direct health care costs associated with smoking exceed \$16 billion a year and overweight individuals pay hundreds of dollars more a year in health care costs than do those of normal weight.

About Amity Insurance

Amity Insurance Agency, Inc. is a full-service agency dedicated to meeting your business, professional and personal insurance needs.

Amity Insurance is licensed in most states. The agency maintains headquarters at 500 Victory Road, North Quincy 02171. For information on products or services, please visit www.amityinsurance.com or call (800) 940-4010 to schedule a free analysis of insurance needs.