

MY HEALTH INSURANCE PREMIUM KEEPS GOING UP. Why is this happening and what can I do?

Very briefly, health insurance costs are driven by increased usage, by an aging population, demand for the newest treatments and prescriptions, increasing demands for provider compensation, and even government mandated services.

You can strive to be a wise consumer of health insurance. First, adopt a healthy lifestyle. Many companies now give preferential rates to those who do not smoke and whose body build fits within standard height and weight ratios.

Then you can shop around for a plan which meets your needs. By selecting a plan where you pay for routine and minor care, you will pay less premium. Many plans have options which allow you to select a deductible from \$250 to \$10,000; your rate goes down as the deductible increases. There are tax advantaged plans for self-employed persons which encourage savings accounts to help pay for expenses within the deductible.

- Diane Dillett, Wisconsin Women Magazine, September 2003