

## Health Insurance Options for Non-Full-Time Workers

One of the new realities of this economy is that many workers are taking on some freelance work (or seasonal employment) as they wait for the right full-time position. Especially in Florida, seasonal employment provides a paycheck and often some diverse experience that can be very interesting. Job coaches warn against taking beneath the levels of experience a worker has attained, but the reality is that there are bills to pay. Sometimes, a job completely "off track" such as bartending or any hospitality work, childcare, creative work can pay the bills and distract one from a constant job hunt. However, one thing that both freelance or seasonal options often do not provide is an option for health insurance.

Freelance employees, or seasonal workers, who reason that their situation is short term, may think that because a full-time job is on the horizon there is no need to investigate health care options.

This is a mistake. Even the healthiest amongst us can have an accident at any time and those facing hospital bills without any [health insurance](#) can find the results catastrophic; indeed, mounting health care costs, for even a short hospital stay, can quickly and decisively wipe out a bank account of hard-earned freelance money.

There are some solutions out there. In New York, for instance, an enterprising long-term freelance worker started a "Freelancers Union" with benefits including [health insurance](#), [retirement savings plans](#), and dental/vision coverage; the concept has since spread to other states and there are options to take part in group coverage, for those who are a long-term freelancer, part-time or freelancing "for now". Those who take advantage of such plans have the benefit of more reasonably priced insurance and often find that such an option gives them more flexibility; they need not jump on the first job offer than comes along, merely to secure health insurance. For someone accustomed to a freelance lifestyle and being their own boss, this can be a valuable resource.

Furthermore, short-term policies are available for those confident in finding a full-time job fairly quickly, or for those expecting a change of life (i.e., getting married and securing health insurance through a spouse). This is, as well, a great option for seasonal employees, who may be in Florida only through the winter season and who then plan to migrate north for the summer. Instead of bearing the risk associated with no health insurance, those who partake in "seasonal policies" are able to have the piece of mind of full coverage.

Important to consider in such plans: those who have a history of good health may save some money by choosing plans with higher deductibles and lower monthly premiums. It is important to set aside, in an account that remains untouched, the amount to cover that [higher deductible health insurance](#) in the case of an emergency, but such an option can have a dramatic savings in creating a policy.

Also, those who choose such plans should make a list of their doctors or inquire what networks their regular doctors participate in. The savings for staying in network can be dramatic, and in researching plans it is important to inquire about the options and costs for doctors "in-plan" as well as prescription coverage, hospital visits, and even extras such as vision and dental.

In short, as the economy evolves, the options for both short term and seasonal workers will also continue to evolve. To compare policies side-by-side, workers should visit sites that offer competition between some of the largest providers (not just one company's site); for instance, visit <http://ehealthinsurance.com>. By looking for plans that cover shorter-term situations, workers can be covered, reasonably which saves money for everyone in the long-term.

## About the Author

[Florida health insurance](#) broker East Coast Health Insurance is now offering [national health insurance quotes](#) at their website [ehealthinsurance.com](http://ehealthinsurance.com). They can be reached anytime for any questions at 888 803 5917

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