**7 Tips To Save on Health Insurance in 2025**



As healthcare costs continue to rise, finding ways to save on health insurance is becoming increasingly important. In 2025, it is estimated that the average American family will spend over $25,000 a year on healthcare expenses. This high cost not only affects individuals and families but also puts a strain on the overall economy.

## Here are 7 tips to help you save on health insurance in 2025:

### Compare Plans

With the rise of online marketplaces, comparing health insurance plans has become easier than ever. Take the time to shop around and compare different plans from various providers. Consider factors such as premiums, deductibles, and coverage options before making your decision. You may find a plan that offers the same coverage for a lower cost.

### Consider High-Deductible Plans

High-deductible health plans (HDHPs) typically have lower premiums but higher deductibles. This means you will pay less each month for insurance, but will have to pay more out-of-pocket before your insurance kicks in. If you are generally healthy and do not require frequent medical care, an HDHP could save you money in the long run.

### Utilize Preventive Care Services

Many health insurance plans cover preventive care services at no additional cost to the patient. Take advantage of these services, such as check-ups, screenings, and vaccinations, to catch any potential health issues early on and avoid expensive treatments in the future.

### Consider Generic Medications

When possible, opt for generic medications instead of brand-name drugs. They are typically much cheaper and offer the same effectiveness as their branded counterparts. Talk to your doctor about switching to generic medications if you currently take name-brand drugs.

### Stay In-Network

Many health insurance plans have networks of preferred providers that offer discounted rates. Make sure to stay within your plan's network when seeking medical care to avoid hefty out-of-network fees.

### Take Advantage of Health Savings Accounts (HSAs)

If you have an HDHP, consider opening a health savings account (HSA). These accounts allow individuals to save pre-tax money for medical expenses. The funds can be used to cover deductibles, copayments, and other qualified medical expenses.

### Stay Healthy

One of the best ways to save on health insurance is by staying healthy. This includes maintaining a healthy diet, exercising regularly, and avoiding risky behaviors. By taking care of your health, you may avoid costly medical treatments and reduce your overall healthcare expenses.

In conclusion, while healthcare costs are expected to continue rising in 2025, there are steps individuals can take to save on health insurance. By comparing plans, utilizing preventive care services, considering high-deductible plans, and staying healthy, you can potentially lower your healthcare expenses and save money in the long run.

*This article was written by* [*Evan Tunis*](https://www.linkedin.com/in/evan-tunis/)*, President of* [*Florida Healthcare Insurance*](https://floridahealthcareinsurance.com/)