Health & Finance Tips For Families

Description

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Of all the areas of your familyâ€™s budget, few are quite so as important as your budget for healthcare. With medical expenses one of the leading causes of bankruptcy, the needs to protect your familyâ€™s financial future and ensure their good health and well-being are inextricably entwined.

Below, we have put together three simple, straightforward tips that all families can implement in an effort to keep control of both their health and, subsequently, their medical expenses too.

#1 â€“ Find the right insurance coverage

It is estimated that just over 12% of Americans do not have health insurance, which is an extremely worrying statistic given how severe the costs of essential treatment can be. However, while anyone reading this is almost certainly aware they *need* insurance, itâ€™s important to note that bad coverage is not particularly useful in and of itself.

In a busy world with a thousand and one different demands on your time, itâ€™s often tempting to buy the first policy you can afford and consider the matter settled. However, itâ€™s worth setting aside some time to research in depth, checking to see if your children are eligible to enroll in CHIP, and reading through every page of the terms and conditions of any policy you are considering buying. Consumers Advocate .org has online reviews of providers and coverageâ€™s that are an excellent resource. This extra level of research should mean that you can find a genuinely useful policy, and also helps to ensure maximum value for money from any premiums you pay.

#2 â€“ Focus on â€œpreventionâ€• over â€œcureâ€•

Even with the right insurance, medical bills can be expensive, so it can be hugely helpful to focus on proactively preventing illnesses. Here are a few ideas to help achieve this:

- Cut down on your alcohol consumption
- Improve your diet, perhaps by considering scientifically-backed options such as a Mediterranean diet
- Avoid added sugars and processed foods
- Use sunscreen, even on cloudy days
- Keep your vaccinations up to date
- Exercise at least three times per week; recent research has shown that strength training is particularly beneficial for overall well-being
- Wash your hands after touching public surfaces, such as door handles
- Use lumbar support to ensure proper posture when sitting at a keyboard

- Try to get between six and seven hours of sleep per night

#3 â€“ Explore natural remedies for mild conditions

Some conditions, such as the common cold, â€˜flu, coughs, and throat infections frequently do not require medical treatment or antibiotics. Itâ€™s therefore useful to have an idea of natural remedies that can ease the symptoms of these illnesses while you wait for your immune system to do the rest. For example, rather than spending $10 on cough syrup or far more on a doctorâ€™s visit, you could use honey and lemon; tests have shown that this combination is just as effective as cough syrup, and itâ€™s cheaper too.

However, there are a few caveats to this point: if your symptoms last for over three weeks, or you are taking prescribed medications, seek further advice. For children, natural remedies should be checked with a doctor prior to use or avoided altogether.

In conclusion

By focusing on a mixture of sound financial management, combined with a focus on developing and sustaining good health habits, you should be able to ensure that these two so linked â€“ and so important â€“ areas of your familyâ€™s life are always protected.

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