

## Health Insurance Deductibles – Transcription

The most important thing that people want to know about health insurance deductibles is exactly how they work. People want to understand when a deductible comes into play in regards to their medical care. They also need to realize that most people don't hit their deductibles and that can be important when choosing an individual health insurance plan.

One of the biggest misconceptions that people often have about deductibles is when they have to pay it. There are many people who think that they have to pay their deductibles right away. Deductibles are usually paid only when you have major medical care, such as emergencies, surgery, or tests such as an MRI. Deductibles only come into play for major expenses.