

## ASK THE EXPERTS

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## Where can I get affordable health insurance?

Bryan Durocher is the author of *Wake-up: Live the Life You Love in Beauty*, an expert for Health Journal TV, Life and Leisure TV, contributor to NBC South Florida Today and the founder of Durocher Enterprises. He consults with salons on building business on a foundation of health, wellness and beauty.

Here, he gives some insights into getting affordable health insurance.

- Professional organizations such as the National Cosmetology Association allow individuals to purchase insurance at better group rates.
- For those over 50, AARP has negotiated better rates for its members.
- Local health insurance brokers can help you comparison shop for individual and small-group coverage. They can explain prices, deductibles and the pros and cons of each plan.
- Chain salons frequently offer insurance as a benefit of working for their company. Typically, the larger the organization, the more generous the plan.

Health insurance can be very expensive depending on the state you live in and any pre-existing conditions you may have. "You may want to opt for working for a larger company since this circumvents pre-existing conditions with their large group plans," suggests Durocher.

It's not just about health insurance. There are many things that can happen on and off the job. Durocher recommends stylists also look at disability insurance through companies such as AFLAC or Principal Financial, since Social Security will not be enough to cover most expenses if you are disabled and physically unable to work. —AM



Think outside of the health insurance box, says Bryan Durocher.

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