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The average family with an employer-sponsored plan pays about \$465 per month in premiums, but that amount varies depending on your specific health care plan. 5 What's a co-pay? A co-pay is a flat rate you pay for specific health care services. 6 If you go to your primary care physician and have a \$45 co-pay, you will owe \$45 at the time of your visit.

### **How to Save Money on Health**

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## **Dave Ramsey Answers Health Plan Overview**

“A health savings account is the perfect plan for managing the high cost of health care . . . At Ramsey Solutions and even for my family, we trust the team at HealthEquity.” — Dave Ramsey, author of The Total Money Makeover

## **Get the Benefits of a Health Savings Account - Dave Ramsey**

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## **Dave Ramsey Health Plan Overview Answers**

Sounds great, right? Well, although  
Ramsey has been able to help thousands  
of people live a debt free life, there is a  
lot of controversy around his seven-step  
plan to getting out of debt fast,  
otherwise known as the Baby Steps.

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What are the Baby Steps? Dave Ramsey's coined method to paying off debt is called the Baby Steps method.

### **Why You Shouldn't Follow Dave Ramsey (5 Things To Do Instead)**

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