

# Amera Offers Guidance on Maximizing Health Insurance Benefits Before Year-End

HOUSTON, TX, UNITED STATES, October 18, 2024 /EINPresswire.com/ -- For many, the end of the year is not only a time for celebration but also a critical period to make the most of their insurance benefits. Individuals who have reached their [health insurance deductible](#) may find this an ideal time to schedule important medical procedures before the year ends.

This guide outlines why the end of the year is optimal for such decisions, explores various procedures to consider, and highlights how Amera's services simplify the process. It aims to provide valuable insights and practical advice for those planning their healthcare needs before their insurance plans reset.

## Optimizing Year-End Benefits

As the year comes to a close, policyholders who have met their deductibles can take advantage of their coverage before plans reset. Understanding how deductibles impact out-of-pocket expenses allows for informed decisions that support both financial savings and personal wellness.



It's not ride-sharing ..it's ride-caring."

*Dr. Rivers*

## Why Timing Matters

Most insurance plans reset on a yearly basis, meaning any financial benefits gained from meeting deductibles will not carry over into the new year. By scheduling necessary procedures now, policyholders can minimize out-of-pocket

costs and maximize their current coverage. Additionally, healthcare providers often have



Health Insurance



Medical Transportation

increased availability at year-end, making this a strategic time for scheduling.

#### Potential for Reduced Costs

When deductibles are met, insurance generally covers a higher portion of medical expenses, offering significant savings on costly procedures. This opportunity allows patients to address health concerns with minimized financial impact before their plan resets.

#### Key Procedures to Consider Before Year-End

Individuals may consider scheduling the following procedures before the year's end:

- **Elective Surgeries:** Procedures such as hernia repairs, gallbladder removal, or orthopedic surgeries can be more cost-effective at this time.
- **Dental Work:** Many dental plans operate on a calendar year, making this a prime time to complete crowns or root canals before benefits reset.

#### Popular Aesthetic Procedures

With the new year approaching, some may also seek aesthetic enhancements:

- **Cosmetic Surgeries:** Procedures like facelifts, liposuction, and tummy tucks are popular choices, allowing individuals to be fully recovered by the new year.
- **Vision Correction:** LASIK is an option for those looking to reduce dependency on glasses or contacts.

#### Why Partner with Amera?

Amera offers reliable transportation solutions for day surgeries, particularly for individuals who require sedation and cannot use traditional rideshare services for their return home. Amera's nurse drivers adhere to strict safety protocols recommended by ambulatory surgical centers, ensuring a safe and supportive journey for patients without a companion.

#### Day Surgery Transportation Services

With Amera, patients benefit from [medical transportation](#) services that include support from qualified nurses during their procedures. This is especially valuable for those undergoing sedation or anesthesia, ensuring a smooth process from check-in to discharge.



Dr.LuzElena Rivers-CEO, Amera Solutions

## Professional, Caring Support

Amera's trained team provides a personalized, compassionate experience for every patient. Their commitment to comfort and efficiency eases the stress of transportation related to medical procedures.

## Convenience and Accessibility

Amera is dedicated to providing timely and dependable transportation when it is needed most, making it a trusted choice among patients seeking quality care.

For more information, contact Amera at 855.263.7215 or visit [myamera.com](https://myamera.com).

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### About the Author:

Dr. LuzElena Rivers is the CEO of Amera, a healthcare advocate, and a Latina businesswoman with over 18 years of experience in promoting diversity in healthcare. She is passionate about inspiring, educating, and empowering healthcare professionals and leaders around the globe. Connect with Dr. Rivers on LinkedIn for updates on healthcare and community advocacy.

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