

Q. Why should I worry about my health care costs?

- A. Health care costs are rising at a rate of 10 to 15% a year. Over the past three years a trend has started where these costs are being passed to you. This will get worse in the coming years. You may end up paying for majority of your health care costs.

With the introduction of HRA (Healthcare Reimbursement Accounts) and FSA (Flexible Saving account) by your employer you will be responsible for more and more of health care decisions that will affect you financially.

Those who understand their health and disease states better will come out as 'winners' in this new era of health care.