

Facing health law hikes, consumers mull options

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Consumers across most of America will see their health insurance premiums go up next year for popular plans available through President Barack Obama's health care law.

But experts say it's going to take time for families to find the best deal for their finances—even as a larger political battle still looms over the program's future.

For many people, government subsidies will cushion the hit. And there's a new factor: returning customers who are savvy about [health insurance](#) and prepared to shop for a better deal.

Scott Joens of St. George, Utah, said he and his wife are facing premium increases of about 18 percent for 2015.

But instead of agonizing, he's looking for a plan with a higher deductible. By switching he could lower his monthly premiums.

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