

Why use a health insurance agent?

Hi! (Contact Name),

There are over 1,000 plans available from dozens of carriers. Unless you do this all day long every day for some time, there is no way anyone could pick the best possible plan without guidance. Here are the kinds of things I can help you with:

Do you have ongoing medical issues like asthma, allergies, blood pressure, diabetes, etc? Not every carrier is the same in how they underwrite these conditions and how they cover them after you go through underwriting. I can help you find the right plan for your specific conditions and make getting you through the underwriting process much easier.

Do you want a plan with your doctors? Some of these carriers have a choice of 3 or 4 different provider networks – which you will not know if you are going to do this yourself. I can quickly find the right network for you.

Do you want a plan with office visits and prescription copays? If so, I can help you understand why that may or may not make sense. If you have fixed budget for health insurance, you will be giving up a lot of real important insurance to get these benefits which costs a lot, but don't give you a lot of bang for your buck.

Do you want dental and vision coverage? Many of these plans require you to pay premiums for 6-12 months before they will cover services – which you wouldn't realize most of the time if you were doing this by yourself because it is in the fine print. I can make sure that all your services are covered immediately with no waiting period!

Do you think there are special prices or bargains? The answer is no because all the rates are filed with the state department of insurance and you get the same rate if you use me or go right to the carrier.

So, I am here if you decide to have someone help you find the right plan. I hope to hear from you soon.

Wishing you good health,