

Consumers Seeking Insurance Go Local

When you're thinking about finding health insurance, remember a few simple rules when you go surfing for quotes on the Internet. Online quotes tend to show the most "preferred" rates. However, that does not mean that you will qualify for the preferred rate. Rates are determined based on the applicant's health history, and many applicants wind up qualifying for a different rate category than what is advertised on the Internet. Almost everyone has something in their medical history, and it's the "something" that will change the rate category assigned them by the insurance company.

When talking to an insurance agent online, it's really best to speak with someone local to your area. Why? It's best to speak to local agents because they know the local system inside and out. They know all the health insurance carriers, and their rates. They know the local hospitals and doctors, and what services are provided by each. You can't get this level of service from someone not based in your area, simply because no one else knows what your local health insurance agent knows.

Here's something else to note: many people who have worked for a company that provided them with a co-pay for doctor visits expect to have the same kind of insurance when they no longer work at that company. After leaving or becoming self-employed, they still expect the same benefits previously enjoyed. And that is the whole key to this matter. Co-pay deductions are "benefits" given to you by your employer. They are not insurance. So if you want the same type of coverage, get ready to pay out a substantial amount of money.

Why go local? Speaking to local agents will mean you get a fairer shake in terms of coverage (meaning coverage specifically suited to YOU) because of their knowledge of the area. Because they specialize in local insurance, they can set you up with what you need, when you need it, and tailor it to your individual circumstances. This does not happen if you ask for quotes online at many health companies. Often those companies are only able to provide you with general quotes on standard packages that may or may not suit you. Staying local means you have a one-on-one relationship with an agent who is in YOUR corner.

About the Author

Clelland Green is with Benepath.com, a leader in providing health insurance quotes. Benepath provides individuals, families, and businesses with affordable health insurance quotes in just a few mouse clicks. To learn more, visit <http://www.benepath.com>.

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