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Why I wrote this Report...

Thank you so much for downloading my report *“7 Costly Mistakes People Make When Buying Health Insurance”*. I wanted to write this report to share with people the ways to avoid financial pit-falls, save money and provide better health protection. Today buying health insurance is easy, in fact, probably too easy. You see health insurance company ads all the time on TV, you can simply go online and go to a carrier’s website and request a quote. The problem is, not all insurance plans are the same and there are a lot of options to choose from. My job as a health insurance agent is to educate, help clear up the confusion, and help you make the best decision based on facts. With that said, let’s get started...

Mistake #1:

Having a Health Insurance Plan With a Poor PPO/HMO Network:

You may have the best insurance plan in the world, but if your PPO network is weak or not extensive in your state then you will not be able to experience the full benefits of your plan.

Mistake #2:

Not Using Benefits Effectively:

In other words, over paying for coverage you don't use. Review your usage of your current health insurance plan. See what benefits you are using and how often. For example, doctor's office visits.

How often are you going to the doctor each year? Most people only go to the doctor once or twice. A lot of times the plan they have include "unlimited" doctor office visits with a co-pay. If you choose a plan that allows you to go with a "set" number of office visits per year (like 3 to 5) you can save about 20% or more per

month, saving you hundreds per year. You can save even more if you choose a plan that does NOT include doctor's office benefits. You simply pay out-of-pocket for the one or two times you go per year.

Mistake #3:

Not Having a Health Plan With "24/7" Coverage:

This is especially important for people who are self-employed. "24/7" coverage refers to health insurance that protects you while you are at work "on the job". If your health plan does not include "24/7" coverage, and you get hurt on the job your current health plan will not cover that expense. The health insurance company will view the claim as a "workers compensation claim".

Dealing with workers compensation is a very long and drawn out process leaving both the employer and employee very stressed. Meanwhile you are still in pain, not getting treatment for your ailment. It is vital to have

a health plan that includes “24/7” coverage to avoid all of the stress and headache.

Mistake #4:

Deductible Uncertainty and Order of Outpatient Benefits:

This mistake has a couple of layers. Some health plans have individual deductibles and family deductible requirements. For example, if you have a family, some health plans nullify the individual deductible and require the entire family deductible to be satisfied. Also, some health plans require you to pay your deductible first in order to receive outpatient benefits.

Mistake #5:

Not Having a Plan That Protects Against Accidents:

Statistically accidents account for about 70% of claims. By including into your health insurance plan accident protection you can have a zero out-of-pocket

cost in the event of those disastrous situations. This benefit alone saves people thousands of dollars per instance.

Mistake #6:

Not Having a Plan That Protects Against Critical Illnesses.

Critical illnesses are heart attacks, strokes, first diagnoses of cancer, kidney failure, along with many other conditions. These situations are what bankrupt families. What critical illness protection provides is a lump sum benefit to pay off your deductible and coinsurance, plus provide a reserve to cover any costs that may not be covered under your health plan.

For example, if you were diagnosed with life threatening cancer and you needed treatment from a specialist from another state; airfare, and hotel room and board are not covered under a health plan, but still need to be paid for. Critical illness protection fills this gap and

provides financial protection for you and your family allowing you the freedom to get the treatments you need to get healthy again.

Mistake #7:

Believing You Must Have a Health Reform Plan

Sometimes having a Health Reform plan is NOT the best solution for your health coverage needs. There are other plan alternatives that may be a better fit financially and from a benefit standpoint. Many people fear getting the tax penalty for NOT having a health reform program. However, many times people are exempt from paying and they don't even know it.

Conclusion:

Thank you again for downloading this report. Hopefully it has armed you with more information to help you make a good decision when buying health insurance. If you would like more information about health insurance plans or if you have questions about the

information provided in this report please give my office a call, I am more than happy to help. Thank you so much for the opportunity to help you!

Thank You!



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