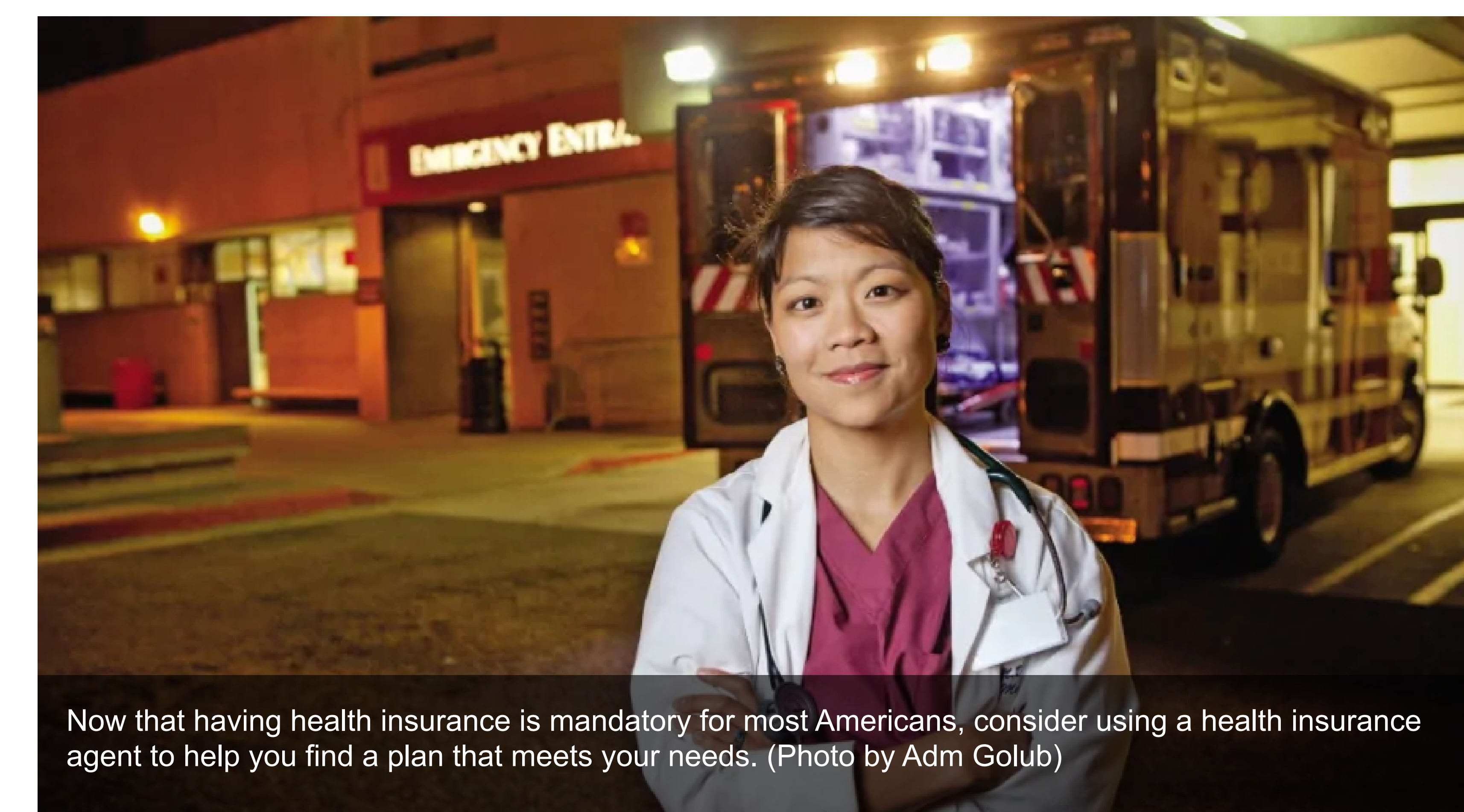
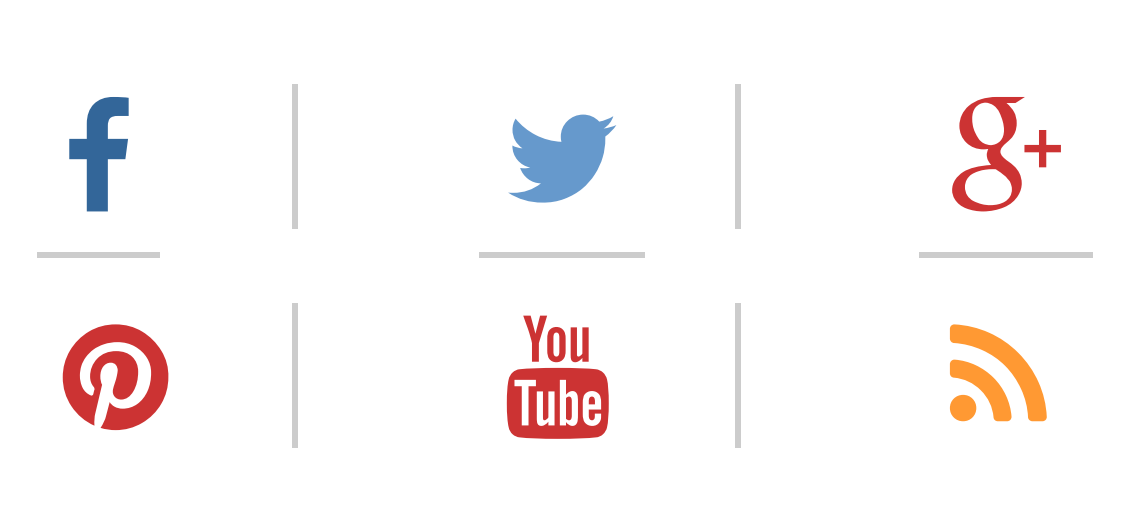


# Health Insurance Agents & Companies

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Now that having health insurance is mandatory for most Americans, consider using a health insurance agent to help you find a plan that meets your needs. (Photo by Adm Golub)

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### What health insurance brokers do

Insurance agents specialize in selling health plans and guide people or businesses in choosing the most appropriate coverage for their needs. As agents representing several health insurance carrier companies, they will typically meet you to discuss your options. The types of insurance offered may include health coverage and other types of policies, such as dental and vision insurance and short-term and long-term disability. Working with agents can be beneficial because they have access to multiple health insurance coverage plans, so they can give you several options based on such factors as price, coverage, renewal options and limitations.

Brokers work as a type of intermediary agent between the health insurance companies and their insured customers. Their duties generally include both sales and administrative functions. They will not only set up and arrange a customer's coverage but they may also process claims and provide post-sales service and support, responding to questions or making changes and revisions to your policy. Brokers are insurance sales agents that offer customer service to their policyholders as an added bonus.

### How agents service policyholders

Brokers handle all the necessary details for their policyholders: obtaining initial quotes, setting up and starting coverage, servicing claims and making sure you renew your policy promptly. Insurance agents are trained and qualified to offer services from a single policyholder to a large business. As the client, you can tell the broker exactly what types of coverage you would like quotes for and what your budget can afford. You can specify deductibles, what health services you want covered and whether you would prefer a policy that offers out-of-network coverage, so you can choose your own doctor with more flexibility.

Brokers conduct all research and work to find the best possible coverage at the most reasonable rates. As insurance agents, they will review your current health coverage. They can work directly with the insurance carriers to format a health insurance policy to meet your specific requirements. Business owners will appreciate the many options for coverage that health insurance brokers can offer.

Insurance agents and brokers work for a commission basis, which you should keep in mind. "Commissions do not affect your premiums on individual and small group health insurance policies in the sense that rates are set by state law, so the rate you see online with the carrier is the same rate you'll get with another agent or broker," says Jesse Smedley, an insurance broker with top-rated [iHealthBrokers.com](#). "They are on file with the state department of insurance and cannot vary based on anything, including an agents commission. The only exception is your health history, which can cause the premium to go up." The commission rates are negotiable with large group health insurance for employers with 50 or more employees.

### Choosing a health insurance agent

If you decide to work with a broker who's an independent agent, you'll want to make sure that he or she has the necessary credentials and is appropriately licensed. Requirements may vary in each state, but generally insurance agents must pass an examination to become licensed and certified. Preparation for entering the profession includes studying the laws, practices and policies associated with the field. Once an insurance broker becomes licensed, there's a general requirement for ongoing education so that agents can keep current with insurance guidelines and maintain a license to practice.

If you decide on an insurance agent that works for a brokerage firm, you will want to do a thorough background check before you do business and get coverage. Doing a little homework will help you make an informed decision when purchasing health insurance coverage. Check out [Angie's List](#) for member reviews, recommendations and ratings for insurance agents near you. You can also check out their licensing.



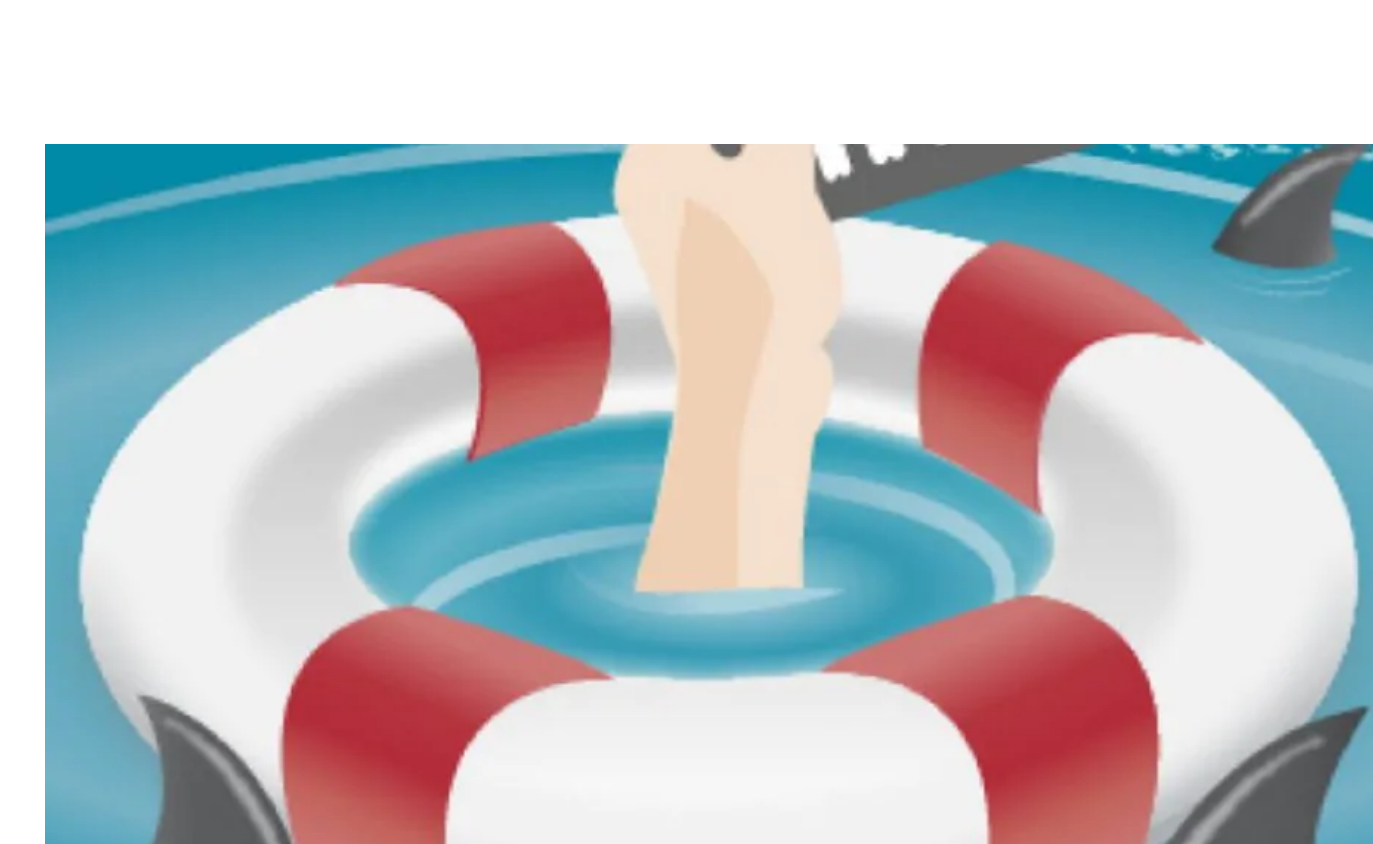
### Health Insurance Agents & Companies, Financial Advisor & Pla... Weigh Your Options for Financing Your Medical Care

Is financing medical care an option for you? What you need to know before using a credit card or taking out a loan to pay for medical expenses.



### Health Insurance Agents & Companies Don't Forget Your Insurance Policy Checkup

It's essential to review your insurance policy regularly to understand your coverage and what's excluded.



### Auto Insurance & Inspection, Health Insurance Agents & Comp... What Types of Insurance Should You Have?

From car insurance to health coverage, learn about must-have policies to protect you and your family.



### Health Insurance Agents & Companies How to Avoid 5 Common Health Insurance Problems

Does my health insurance cover this?



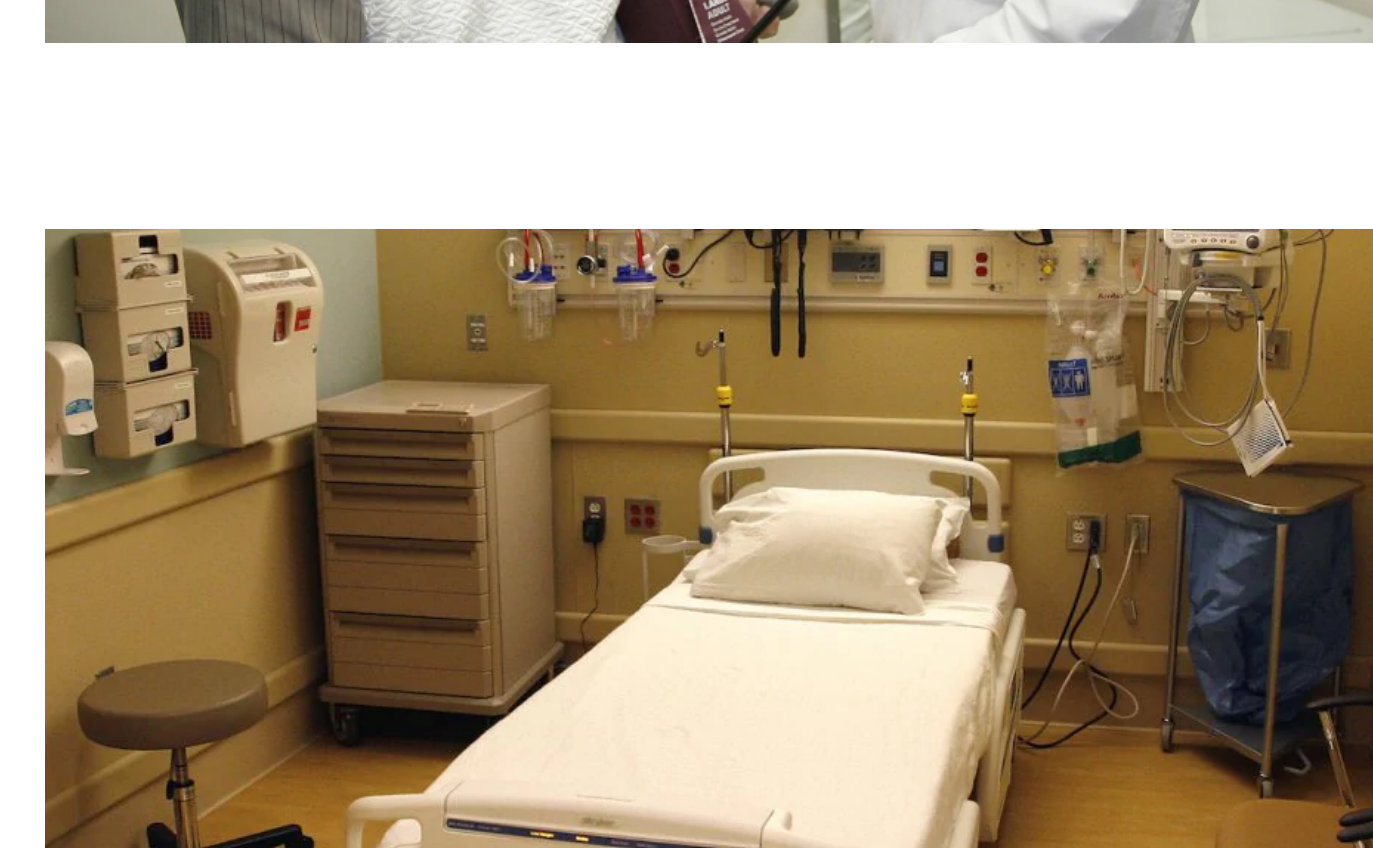
### Health Insurance Agents & Companies, Physicians, Emergency ... What Is the Patient's Bill of Rights?

The Consumer Bill of Rights and Responsibilities ensures that patients receive a certain quality of treatment from health care professionals and guarantees that specific patient rights before, during, and after treatment are honored.



### Health Insurance Agents & Companies Health Insurance Open Enrollment Starts Nov. 1

Changes are coming to the 2016 healthcare marketplace, including more plan options and insurance rate increases.



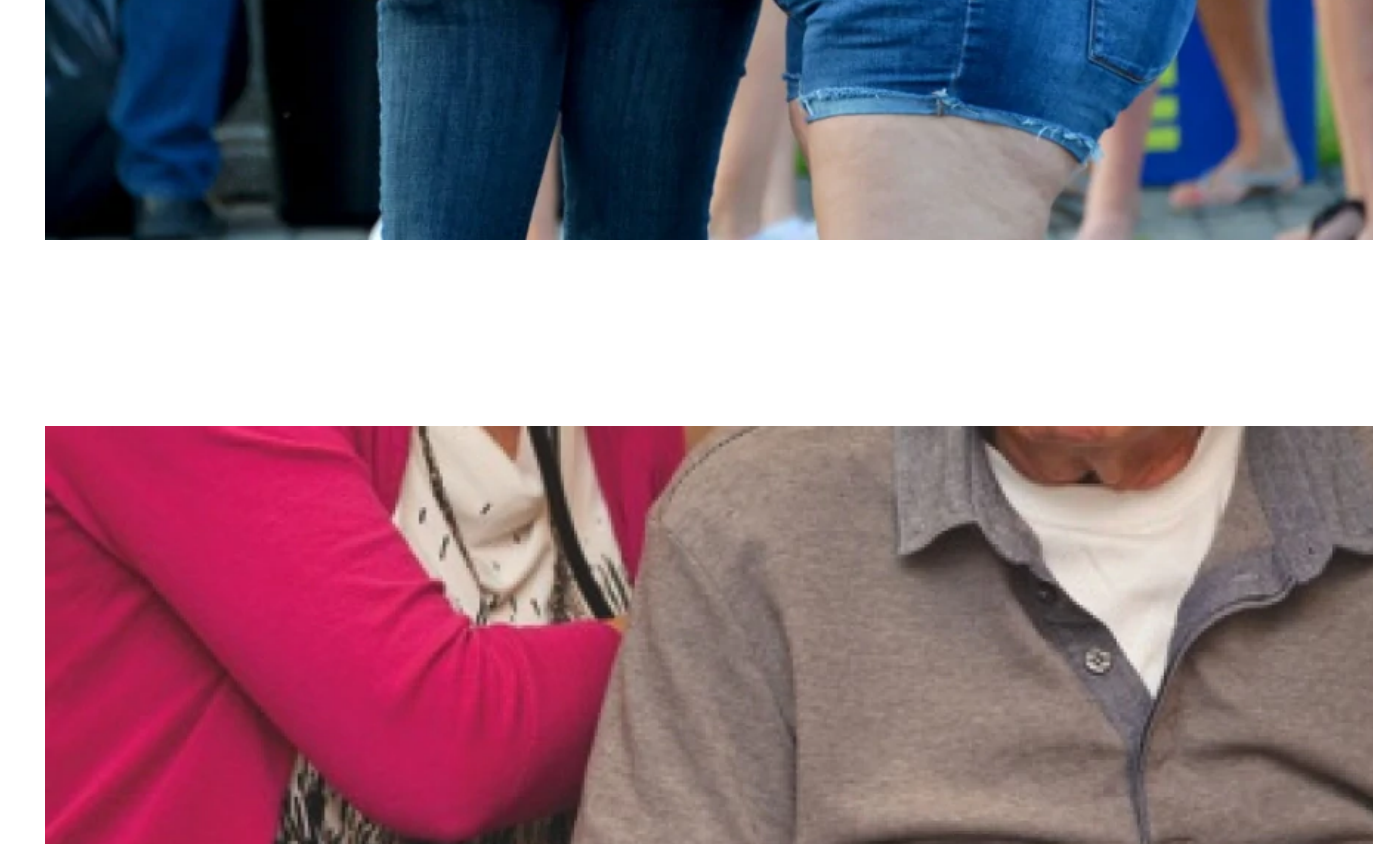
### Health Insurance Agents & Companies, Hospitals How to Know Your Medical Status to Save Money

Get clarity on your status to know how your hospital stay will affect your pocketbook.



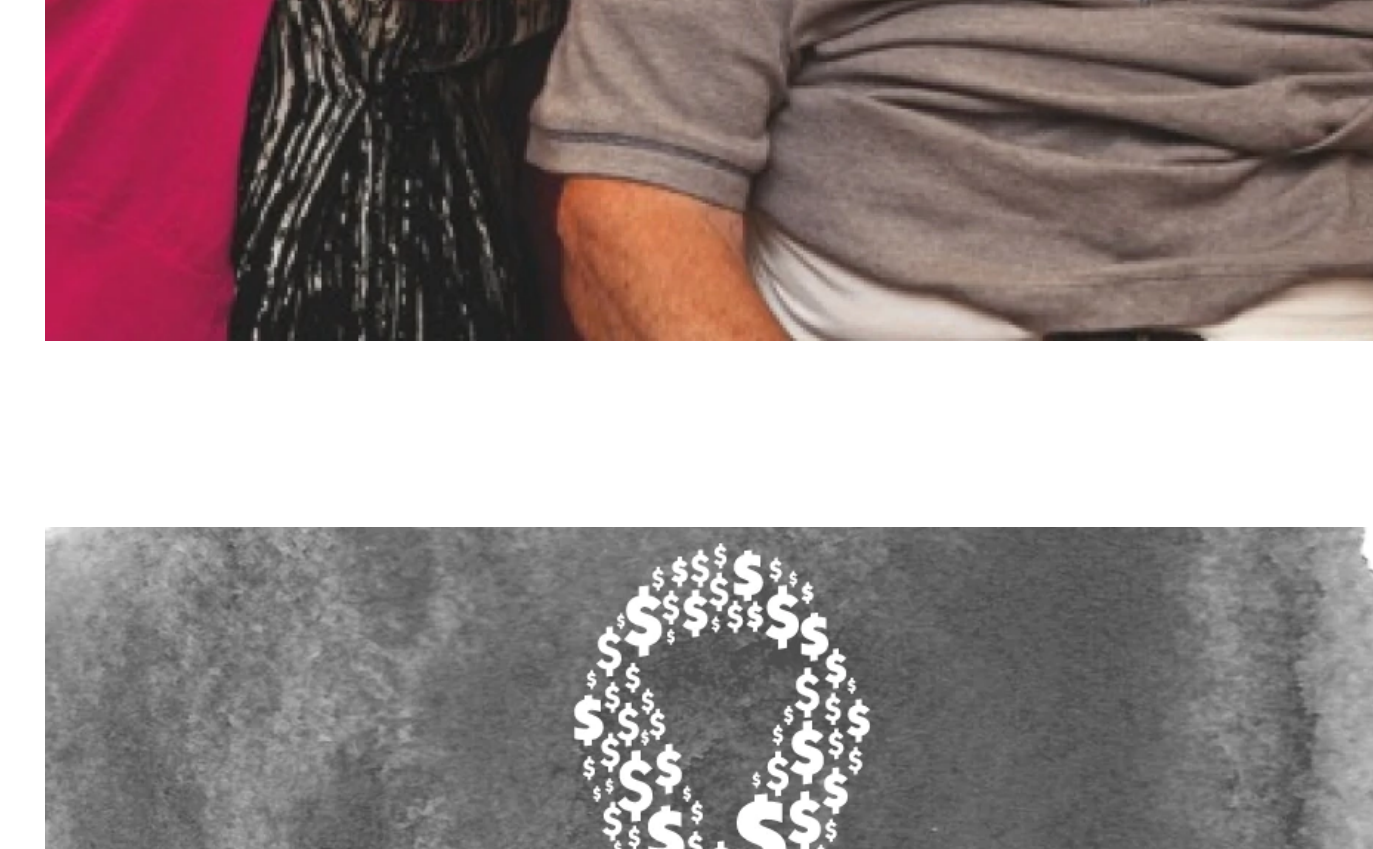
### Health Insurance Agents & Companies What Doesn't Health Insurance Cover?

Health insurance policies cover a broad range of services, but there are some that don't make the cut.



### Health Insurance Agents & Companies, Physicians Some Indianapolis area Seniors with Medicare find Doctor Choice Limited

As more seniors age into Medicare and doctors face uncertainty with the future of the program, some fear more providers will opt out, limiting patient choice.



### Cancer Treatment, Health Insurance Agents & Companies The Cost of Cancer: In Lives, Dollars and Hardship

A breakdown, by the numbers, of the battles faced by people diagnosed with cancer and their families, from traveling for treatment to paying out-of-pocket.