

* excerpt from netquote.com

Make sure you work with a licensed agent: By filling out the application, NetQuote will put you in touch directly with a licensed health insurance agent who sells plans from a number of insurance companies, offers advice and help, and works with a company on your behalf to get a timely decision on your application.

Licensed agents have to observe stringent guidelines mandated by the insurance companies

they represent and by your state department of insurance.

And buying through an agent won't cost you any more than going directly to the insurance company.

Insist on quality phone support: Even if you never have to call your insurance company, make sure they're available when you need them.

A reputable insurance company has no reason to hide his or her phone number in the fine print.

You need to be confident you're working with an insurance company who will be available not only while

you're shopping, but also after you've made your purchase. Easy accessibility and courteous, helpful telephone help are

reliable indicators that you're getting your free health insurance quote from a reliable health insurance partner.

Look for seals of approval or quality ratings: When seeking a free health insurance quote online,

look for agents who display the Better Business Bureau Online logo.

Also, consult A. M. Best ratings for health insurance companies you have questions

about. A high A. M. Best rating is the benchmark for quality in the insurance industry.

Sincerely,

Joe Jessome Smart Health Insurance, Inc. (800) 828-2950 Mon - Sat. 9:00 till 9:00 www.SmartHealthInsurance.com Better Business Bureau member