

Continued service

As many of you are aware, the price per month, for ANY insurance plan will change on an annual basis. They call this a “renewal.” Also, every time there is any medical treatment; from a check up to a major medical procedure, there will be paperwork moving around.

Point being, it is an ongoing situation that will require further attention. Therefore why have anyone but the best possible people to help you keep an eye on things?

(E.g.). Last week a client that has been with us for some time fell off of his motorcycle and did a real number on his right leg (claim over \$100,000); wanting to understand the 50 + pages of billing info. that had been sent to him, he faxed that info. to us so we could look over it and get back to him. It took me 2 hours on the phone to get everything clear. And I’ve been doing this for 10 years. We forwarded a Grievance and Appeal letter to the ins. carrier involved because while said client was on his back receiving a morphine based I.V. drip, an out of network doctor came to the hospital, did not verify network certification, performed the surgery and in doing so caused a separate/additional \$7269 out of network deductible charge. This type of situation can occur with any insurance plan from any company. By *working with our client* and his insurance company those additional monies were removed from the claims process. This level of client care is *not* common. Isn’t this the kind of service *after* the sale that you want to look for when deciding which agency to apply through?

Ongoing service is an important component in this. It is not *just* about “buying the right insurance plan.” Going through the right agency is important also. If you “apply direct” through an online vendor or through most other agencies for that matter, your **price will be identical**, you will not receive the same level of assistance while shopping / comparing and come claims time be left to deal with the medical providers and the insurance company involved on your own. When you acquire your health ins. through us, you will not be shortchanged before, during or *after* you apply.

Sincerely,

Joe Jessome  
Smart Health Insurance, Inc.  
(800) 828-2950  
Mon - Sat. 9:00 till 8:00 eastern  
[www.SmartHealthInsurance.com](http://www.SmartHealthInsurance.com)  
(Looks great in your favorites?)  
Better Business Bureau member

\* See website for additional info?

