

Here are some points to keep in mind as you shop for health insurance, either online, through an agent or by phone:

Ask questions.

If you have questions about the agent, the insurance company, or the policy, contact your state insurance department or insurance counseling program. For contact information, see this list of state [insurance departments and counseling programs](#).

Check with several companies and agents.

Contacting several companies and agents before you buy is wise. Be sure to compare benefits, the limits on your coverage, what's excluded and the premium. Policies that have the same coverage and benefits may not cost the same.

Take your time and compare outlines of coverage.

Never let anyone pressure or scare you into making a quick decision. Don't buy a policy the first time you see an agent. Ask for an outline of coverage, outlining the policy's benefits and points out important features. Compare outlines of coverage for several policies. In most states the agent must leave an outline of coverage when he or she first contacts you.

Understand the policies.

- Make sure you know what the policy covers and what it doesn't. If you have any questions, call the insurance company before you buy.
- An agent may give you answers that are vague or different from the information in the company literature. You may have questions about the policy. If either happens, tell the agent you will get back to him or her later. Don't hesitate to call or write the company to ask your questions. Don't trust any sales pitch that claims you have only one chance to buy a policy,
- Some companies may sell their policies through the mail, skipping agents entirely. If you buy a policy through the mail, check with the company if you don't understand how the policy works.
- Talk about the policy with a friend or relative.
- You may also want to contact your state insurance department or insurance counseling programs.

Be sure you accurately complete your application.

- Don't be misled by insurance marketers who say your medical history isn't important -- it is! Give correct information.
- If the agent fills out the application for you, don't sign it until you have read it. Make sure all of the medical information is right. If it isn't and the company used that information to decide whether or not to insure you, it can refuse to pay your claims and can even cancel your policy.

Never pay in cash.

Use a check or money order payable to the insurance company

Be sure to get the name, address and telephone number of the agent and the company.

Get a toll-free number for both the agent and the company.

If you don't get your policy within 60 days, contact the company or the agent.

- You have the right to expect prompt delivery of your policy.
- When you get it, keep it somewhere you can easily find it. Tell a trusted friend or relative where it is.

Read the policy again and make sure it gives you the coverage you want.

Check the policy to see if the benefits are what you expected. If you have any questions, call the agent or company right away. Also, reread the application you signed. It is part of the policy. If it's not filled out correctly, contact the agent or company right away.

Think about having the premium automatically taken out of your bank account.

Automatic withdrawal may mean that you won't lose your coverage if an illness makes you forget to pay your premium. If you decide not to renew your policy, be sure to tell the bank to stop automatic withdrawals.

Check on the financial stability of the company you're thinking about buying from.

Several insurer-rating services analyze the financial strength of insurance companies. The ratings can show how some analysts view the financial strength of individual insurance companies. Since different rating services use different rating scales, be sure to find out how the agency labels its highest ratings and the meaning of the ratings for the companies you are considering.

You can get ratings from some insurer Rating Services for free at most public libraries, or you can call the services directly at the numbers listed below. You can also get information from these services on the Internet.

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| A.M. Best Company (900) 555-BEST (billed to telephone) or (800) 424-BEST (charged to credit card) or on the Internet at www.ambest.com | Fitch Investors Service, Inc. (212) 908-0500 or on the Internet at www.fitchibca.com |
| Moody's Investor Service, Inc. (212) 553-0377 or on the Internet at www.moodys.com | * Standard & Poors Insurance Rating Services (212) 208-1527 or on the Internet at www.standardpoor.com/ratings |