



# Five things to KNOW when buying health insurance



1. **KNOW it is real insurance.** Make sure that it is not just an association, a ministry, a sharing or some other insurance-like product. You want real big dollar coverage, that is backed by a company with a proven track record.
2. **KNOW who the TPA is (Plan administrator).** Just as important as the insurance company is who manages the plan, which includes payments, claims and networks. The TPA should have a large reputable PPO to make sure you have access to providers and get great network discounts.
3. **KNOW what is covered, more importantly KNOW what is NOT.** You always hear “yes that’s covered”, but know what is NOT. Things like preventive care, eye surgery, back and joint surgery are all common exclusions for many health plans. Ask ‘What’s not covered?’ Every health plan has exclusions, know them.
4. **KNOW how long the policy is good for.** The only way to get real big dollar coverage is with a short term plan, which could be good from 1 month or 3 years. Know what you are buying and get as much time as possible.
5. **KNOW the limits of the coverage.** While many plans boast big policy limits like \$1 or \$2 million, they also may contain internal limits. These limits can seriously lower coverage amounts and put you in a bad financial situation. Know them. Ask about limits

## About Free Market Health Plans

Free Market Health Plans is an insurance agency and consultant located in Mason, Ohio dedicated to educating the consumer on strategies for health insurance and risk management. We specialize in health insurance plans and alternatives to the ACA (Obamacare). Our goal is to provide clients better choices and better coverage for the healthcare and protection they need. The Right Plan, with Real Value

We offer plans in Florida, Georgia, Kentucky, Michigan, Missouri, North Carolina, Ohio, South Carolina, and Tennessee.

Visit our website [www.freemarketplans.com](http://www.freemarketplans.com), or call us at (855)-222-7033 to learn more. You can also shop and enroll in a health insurance plan directly through our website!



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