



10 Free Services for Health Insurance

- The reasons why you need help of an insurance agent

In the US, most healthcare services are managed by private owned clinics and hospitals, not owned by government. Also, most healthcare services are re-organized and sliced into various health service plans in conjunction with service networks by insurance companies, and then insurance sell these plans to public. When people need healthcare service, they can visit a clinic directly and then to pay the services by themselves; or in most cases, to pay the services by their insurance plans they purchased. The government monitor healthcare and insurance plans, and provide free healthcare for low incomers.

After 2014 ACA (Obamacare) healthcare law installed, all regular health plans that are offered to public by these private businesses must meet the ACA requirements, so called the ACA plan or qualified healthcare plan. Due to the ACA requirements, those ACA plans are normally highly reliable plans, but very expensive thereafter. In contrast to the ACA plan, a short-term plan can be varies and flexible, because it is not required to meet the ACA requirements, therefore, it normally has less coverage and very cheaper.

There are lots of types of short-term health insurance in the US. In order to lower sale price, insurance companies created various limits and conditions to reduce risks and cut benefits for lower costs. In addition, because short-term plans are not controlled by the ACA law, this give insurance providers more chances to develop variety of plans, which is very hard for buyers to find out tricky within those plans, and also hard to decide which plan they should buy and how to use those plans after purchased. For all these issues, we can help buyers to find solutions and get the best plans, since we have health insurance service experience over 18 years. Here are our services listed below:

Services before buyers buy a health plan:

- 1.) Introduce reliable insurance companies for buyers to choose. It is not always the case that company size the larger, the better. It is not easy to find the best one. We know them.
- 2.) Help buyers to find right plans, from 197 insurance plans, to meet their actual needs.
- 3.) Find out more promotion rates, discounts, supplement options, etc. to save money and get most coverage with lower costs.
- 4.) Assist buyers answer questions on application form and complete purchase processes.

Services after buyers purchased a health plan:

- 5.) Help buyers understand key issues and give buyers tips how to use a health plan;
- 6.) Set up reliable communication connection between our agency and buyers for easier contact each other when something happen.

Our assistance when an incident happened and buyers really need help:

- 7.) Help buyers contact insurance to file a loss claim and get a claim number (important);
- 8.) Help buyers to find a doctor office or healthcare provider near by, if urgent service;
- 9.) Help buyers to find a right network service that let buyers save money;
- 10.) Help buyers finish claim after medical treatment; and, etc. to save buyers time.

Finally, we hope our clients like to use our services. With reliable insurance coverage, people would be able to keep a peaceful of mind and have a healthy and pleasure life.

Henry Hu Agency, 503-693-2423, hwu475@gmail.com, 4547 SW Scholls Fry Rd. #C, Portland, OR 97225

