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## Firm finds niche in health coverage gap

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Writer

With a new master's degree in business from the University of Michigan, plus advanced training in business from the Massachusetts Institute of Technology, Lorne Zalesin tried his expertise in four industries—cell phones and pagers, land development, design and housing—only to run head on into Michigan's slumping economy.

Then he came up with the idea of an online service to make health and life insurance affordable and easily attainable.

In late 2006, he created MyInsuranceExpert.com, a free insurance service that matches up insurance brokers with people who want to buy health or life insurance. People begin by contacting the Internet site, or calling 800-732-5569.

The company sells health, life, dental and travel insurance, as well as plans for people taking company buyouts or foreign nationals visiting families in the United States. Like insurance brokers, the company gets a commission from insurers for each policy sold. More people will need to buy their own health and life policies as employers drop costly benefits, Zalesin predicts.

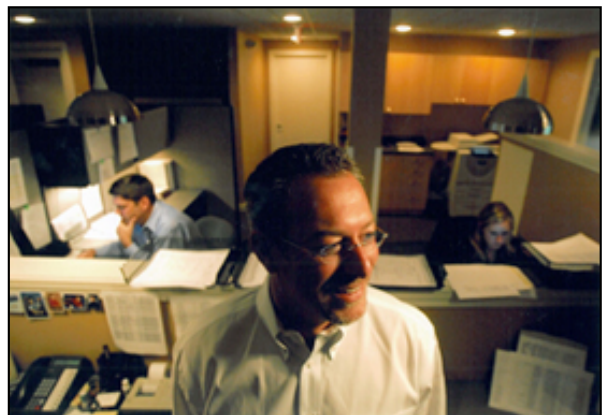
He compared the growth of individual insurance purchases with individual retirement accounts, or IRAs, that have expanded consumer pension options. Still, consumers need help in choosing, he said.

"The average consumer doesn't know how to buy insurance because their employers always bought it for them," Zalesin said.

The company, which is based in Farmington Hills, with a call center in Bloomfield Hills, began with three employees, and has grown to 25. It is looking to fill another 25 jobs and plans to employ 150 people by next year.

Many of the people he has hired were mortgage bankers and real estate salespeople looking for new careers, Zalesin said.

They are trained with a video presentation and a script that they practice repetitively to help put them at ease asking personal questions. Then, they have to take tests to get a broker's license in the states



*Lorne Zalesin, CEO of MyInsuranceExpert.com, started his company two years ago. The free online service matches people looking for reasonably priced health or life insurance with brokers. The firm started with two employees and now has 26. Zalesin said he wants to expand to 150 by 2009.*

where they plan to sell insurance.

The company lines up business with several hundred life and health insurance plans once it has brokers licensed in a state.

Jobs pay anywhere between \$40,000 to \$100,000, plus a sales commission, Zalesin said.

Unlike some individual insurance brokers, Zalesin said his company can provide "260 to 310" quotes on possible plans, in as little as a 20-minute telephone session.

The company operates in nine states, and will add two more, Pennsylvania and Nevada, in the next two weeks, he said. Texas and Florida account for the company's biggest sales volumes.

Policies can be sorted by "price, product and deductibles" a person or family wants, he said.

About 40% of the health policies he sells are Blue Cross Blue Shield of Michigan policies, followed by Aetna and Humana.

Healthy people have the most choices.

"The only people we push to Blue Cross either ask for it or are sick" and likely to be rejected by commercial carriers that charge high rates or reject applicants with health problems, he said.

Kathy Burkhart, 42, of Novi talked to brokers at the company last August after she got divorced and wanted to buy her own insurance.

The company found her a Blue Cross Blue Shield of Michigan policy for \$239.66 a month, which includes limited prescription coverage and reimbursement for routine doctor visits, she said. She since has recommended three friends to contact the company.

"They were extremely helpful," she said. "I highly recommend them."

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## Meeting a need

**The company:** MyInsuranceExpert.com, based in Farmington Hills, with a call center in West Bloomfield.

**What it is:** A free insurance service that teams up insurance brokers with people who want to buy health or life insurance.

**How it works:** Go online to [www.myinsuranceexpert.com](http://www.myinsuranceexpert.com) or call 800-732-5569.

**Its growth:** The company wrote 1,400 policies last year and expects to sell 7,000 plans year. By June 30, it plans to be operating in 11 states.

**Jobs:** 25 open to sell insurance. Contact the company online to apply.