

THE MONITOR

June 19, 2008

No health insurance? Change that, before it's too late

At 19, Juan Curling was \$108,000 in debt.

His mother hadn't had health insurance, and when she died, the doctors' and hospital bills fell on him.

Curling spent the next five years struggling to get out. While he earned \$200,000 a year in a sales position in South Carolina, he survived on \$15,000—everything else went to paying off his bills.

When Curling finally paid off the debt at 28, he vowed that he would never put his wife in that position. He wanted to be sure that should the unthinkable happen, his family wouldn't be left in a bind.

Unfortunately, his job as a missionary at the Macedonian Christian Academy in Donna did not offer health insurance. With his wife and unborn daughter covered under Medicaid, Curling decided get an individual plan for himself.

Curling pays \$96 a month for his health insurance out of his \$16,000 salary. He's got \$5,000 saved up to cover the deductible in case of a major accident.

"I want to be covered for my family's sake, not necessarily for mine," he said.

Before purchasing his health insurance Curling spent six months researching his options.

"I'm the type of consumer who really researches," he said.

Research is the key to purchasing an individual health insurance plan, said Lorne Zalesin, the CEO of www.myinsuranceexpert.com. One of the best ways to compare insurance plans is to organize the data so that one can compare premiums and coverage plans. But before getting to that step, customers need to decide exactly what they need, e.g. a healthy, unmarried 21-year-old man probably doesn't need maternity services, whereas a couple trying to conceive will likely.

"Buy insurance for the big stuff," Zalesin said. "Don't buy it for the doctor's visits." Curling compared different insurance carriers before settling on Humana.

"Humana was competitive with all of them and offered more," he said.

Once he selected Humana, Curling had to go through an approval process.

A nurse came to his office, drew blood and asked him some questions about his habits and his family's health history. A week later he was approved.

"The benefits of individual health insurance is once you own it you own it for your entire life," Zalesin said. "You can never get fired by the carrier."



"The benefits of individual health insurance is once you own it you own it for your entire life," said Lorne Zalesin, CEO of MyInsuranceExpert.com.

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