



What You Need To Know About Purchasing Your Own Health Insurance

The lack of health insurance is a problem nationally, especially right here in the state of Texas. In 2004, the U.S. Census Bureau reported that one in six Americans did not have health insurance. Here in Texas, 24.6% of individuals do not have health insurance, which is 1 in 4.

Lorne Zalesin is the CEO of MyInsuranceExpert.com—a company formed in November 2006 to simplify the process of buying individual health insurance. By combining the speed of the Internet with personal assistance from trained, licensed advisors, MyInsuranceExpert.com walks users through the maze of insurance options and assist them in making the right decision for their situations.

The company is currently operating in nine states. By the end of 2009, MyInsuranceExpert.com will be available in 40 states.

Health insurance is not cheap. Are there private plans that are affordable to folks?

Not only are they affordable, but we want to empower people to shop for themselves and make the right choice for their individual situation. We give our users 300 quotes simultaneously and they have the opportunity to sort the plans by price and features they may be looking for.

What are the benefits to owning your own health insurance policy?

Your individual insurance policy is:

- Portable—not tied to a job and always stays with you.
- Rates are based on your zip code/sex/age.
- Once you own it, you never get kicked off, even if you get sick.
- You are in control of your total health care dollars.

When someone is shopping for individual health insurance, what are the top 5 tips to make sure you get the best deal?



To learn more,
visit MyInsuranceExpert.com

- Don't get duped by people selling health "Discount Cards." These are cheaper than health insurance. Often people buy them thinking it is health insurance and it's simply a discount off of medical services.
- Always shop around and compare multiple policies and prices.
- Understand what's covered and what's not in your plan (ex. office visits might not be included). There are more 300 competitive plans in the Houston market.
- Get creative. If one member of the family is not healthy, it may make sense to get them a policy and purchase a separate family policy. This creativity could save thousands of dollars each year.
- Clearly understand the confusing "buzz words" co-pay, deductible, co-insurance and monthly premium.

or call
1.800.REAL.LOW
(1.800.732.5569)

MyInsuranceExpert.com offers cost-effective options for consumers looking to purchase health, dental, travel and life insurance.

With individual health insurance being the company's flagship product, consumers apply online, providing basic information about location, gender and age and immediately receive approximately 300 quotes for different insurance options. With an insurance provider chosen, a licensed advisor assists the consumer with the application process, and follows up several months later to ensure that the policy still meets the client's needs.