

# Consumer Alert

## Beware Of Health Insurance Fraud

(NAPSA)—Don't get fooled when you want to get covered. Faced with tight budgets and rising medical costs, many Americans are looking for affordable health insurance. But consumers who opt for so-called "medical discount plans" may not get the protection they think they're paying for.

A survey conducted by the Coalition Against Insurance Fraud found that 57 percent of state fraud bureaus reported a higher incidence of health insurance fraud in 2009 compared to the year before. The increase was attributed in part to the rise of medical discount plans.

These products often promise discounts on medical services or prescription drugs if you use their very limited network of providers. Others may restrict coverage so severely that participants are left exposed to crippling medical costs after an accident or illness.

The best way to protect yourself when shopping for coverage is to purchase your health plan through a reputable licensed agent such as [eHealthInsurance.com](http://eHealthInsurance.com); here are several warning signs to look out for:

**Too good to be true:** Beware of any health insurance program that promotes itself with claims like "no medical underwriting required" or "anyone can qualify." In most states, an individual or family health plan will still require some form of medical underwriting until health reform is fully implemented in 2014.

**Personal information:** Beware of high-pressure marketers that require you to provide personal contact information or medical history details before offering you information about the products they're selling.



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**Coverage limits:** Beware of any product that places strict limits on payouts either on a per-year basis or for specific treatments or conditions. Some discount health plans may limit lifetime payouts to \$20,000 or less. A major medical health insurance plan, by contrast, will usually limit lifetime payouts to no less than \$2 million. Starting in September 2010, health reform requires that all new major medical health insurance plans have no lifetime limit at all.

**Unknown brands:** Beware of brand names that are unfamiliar to you. Look up the company online and read customer reviews. Check with the Better Business Bureau or look up the company's A.M. Best rating to learn about a specific insurer's reputation and reliability.

To learn more about your health insurance options and get quotes from brand-name health insurance companies in your area, visit [www.ehealthinsurance.com](http://www.ehealthinsurance.com).