

## **Don't let your Company Fool you**

Do you receive your health insurance policy through your employer? This is a great way to get free coverage, or at least, a large discount. With that being said, you need to make sure that your company is not fooling you. With so many doing away with group coverage, you never know when your company is going to be next. It is very important that you always keep an eye out for this so that you are not taken by surprise.

Are there any signs that your company may soon make you pay for your own health insurance? One of the most common signs is people talking. Sure, a lot of this may be office gossip, but if you hear anything from a higher up, such as somebody in the human resources department, you may be onto something. For this reason, you always want to make sure that you keep your ears open.

Is your company struggling or still thriving? Companies that are not earning as much as they used to have found that cutting health insurance is one of the better ways to boost their bottom line. If profits have been down and others have been laid off, there is a chance that your health insurance coverage may be the next big benefit to go.

While there is no way of knowing what your company will decide on next, you never want to be fooled. Make sure that you are prepared to find health insurance coverage in another way if your company cuts you out of their group plan.

## **Crist Upset with House Republicans**

Florida Governor Charlie Crist has put a lot of time and effort into proposing plans that would help state residents purchase affordable health insurance.

Unfortunately, there seems to be a few hang-ups that are holding the plan back.

Crist had some harsh words for many house lawmakers over the past few days.

"What you told (voters) during the course of a campaign is that you're going to go to Tallahassee and fight for them," he said. "You damn sure better do it, or you won't be back here. And you shouldn't."

Crist's plan has been tentatively approved by lawmakers thanks to a 74-40 vote. But with that being said, some Republicans are interested in adding some of their own ideas to the bill. Only time will tell how much of an effect this will have on the details of his plan.

This past week, Crist has been strongly promoting his plan which is known as "Cover Florida." If everything goes as the Governor plans, this proposal will allow the approximately 2.8 million uninsured residents to purchase a basic health insurance policy for \$150 a month. While this is far from free, it sure beats the \$500 or more that many state residents are currently paying.

All in all, Crist has made it clear of the goals that he wants to accomplish now, not later: "I don't want to slow down the opportunity for people to get health insurance."

### **Better Safe than Sorry: How to Obtain Florida Health Insurance**

There are many mistakes that you can make when it comes to your health. One of the biggest is not having health insurance. Millions of Florida residents do not carry coverage, and unfortunately, this results in thousands of deaths each year.

If you want to avoid becoming a bad statistic, it is time for you to obtain Florida health insurance. Even though you may not want insurance, remember, it is better to be safe than sorry.

Don't fall into the "but I can't find Florida health insurance trap." This is an excuse that millions of Sunshine State residents use, but you do not want to be one of them. There are many ways to obtain an insurance policy. First off, you may find it easy enough if your employer will allow you to join their group policy. If this does not work out for you, move onto the next option: finding a broker who can locate and help you purchase a Florida health insurance policy.

What does a broker bring to the party? They are well versed at helping people in your position, and industry connections will allow them to present a large number

of policies. And since you do not have to pay a Florida health insurance broker, what would you lose by letting one of them help you out? The answer: nothing!

It is better to be safe than sorry when it comes to your health. This holds true when scheduling visits to the doctor, and also making sure that you always have insurance in place.

### **Make Shopping for Florida Health Insurance Easy**

Is there any way to make shopping for Florida health insurance simple yet still effective? This is a question that many residents of the Sunshine State have on their mind. Luckily, there is one answer to this question that should put your mind at ease: you can hook up with a broker who specializes in Florida health insurance. Were you hoping for a more exciting answer? Although this may not have been what you were expecting, working with a broker will probably be the answer to all of your questions.

The main benefit of working with a Florida health insurance broker is that you will be able to rely heavily on them for help. Not only can you have them seek out the best policy, but you can also ask them any question that may be on your mind. This is sure to work out to your advantage because if you are like most buyers, you will surely need to make some inquiries in order to choose the right policy.

Is it difficult to find a Florida health insurance broker? In most cases, you should be able to find somebody close to home that is more than willing to find you the perfect policy. Of course, you can use a broker from any part of the state as long as you feel comfortable doing so; they do not have to be close to your home.

So if you are in the market for Florida health insurance, it is time to make things easy on yourself and use a broker. This will end up being the best decision you ever make regarding the insurance shopping and purchasing process.

### **Florida Health Care Problems: Is there a Solution?**

At this time, more than 3.7 million Florida residents are living without health insurance. If that is not bad enough, of this number, 817,000 are children. Although

many agree that adults should have a choice on whether not they want to purchase coverage, children are an entirely different story.

The question is: which solution is going to best solve this problem, and how long is it going to take until something is done? This is a common question among residents in every state, including lawmakers, governors, etc.

In the state of Florida, most of the "higher-ups" feel that the health insurance industry is in dire straits due to increasing costs since 2001. In fact, it has been widely documented that health insurance premiums increased approximately 78 percent between the years of 2001 and 2007. To go along with this, 67 percent of companies offered group health insurance at the turn of the century, but this number has fallen off to 60 percent as of today.

The problem with solving the health insurance issue is that there are too many chefs in the kitchen. In other words, everybody has their own idea of what to do next. Florida Governor Charlie Crist has made his views well known, but at the same time presidential hopefuls have brought their ideas to the forefront as well.

For now, there are many ideas on how to fix the Florida health care problems that exist, but none that are set in stone. It is anybody's guess as to when and how relief will come.

### **Your Employer is not the Health Insurance end all**

Receiving health insurance benefits from an employer is definitely a good thing; especially with the cost of this type of coverage increasing on a regular basis. But guess what? If you do not receive health insurance under a group policy it is not the end of the world. In the state of Florida, for example, many small businesses are cutting back on health insurance benefits to protect their bottom line.

What are you to do if your company suddenly cancels your group health insurance coverage? The first thing that you need to do is find out the process for receiving COBRA coverage. This will allow you to keep the same policy, even

though you will have to pay for it. While you have this coverage in place, it is time to start searching for your next move.

Can you get on a spouses policy? If so, this could be the next step to take. If not, the only reasonable solution left is to purchase an individual health insurance policy. Remember, going without coverage should never enter your mind.

If you find yourself searching for individual coverage, take the time to hook up with a quality broker. They will be able to work with you every step of the way to ensure that you get coverage that is comparable to what you are used to.

It is nice to receive health insurance coverage from an employer, but far from the only option. If your company decides to get rid of their group policy, look into COBRA and then begin your search for a broker so that you can move forward as soon as possible.

### **Lack of Health Insurance Killing Florida Residents**

A national health advocacy organization, Families USA, recently released some startling statistics on the lack of health insurance coverage among Florida residents. The organization reports that everyday in 2006, six working age residents were killed due to a lack of health insurance.

Why did these people die because they did not have health insurance coverage? Study after study has shown that individuals without health insurance tend to put off seeing the doctor when ill, while also avoiding basic preventative care measures.

Although there are approximately 47 million uninsured Americans, the state of Florida has one of the highest rates in the country. For instance, Palm Beach County is one of the most popular regions in the state. Of the residents under the age of 65, approximately 20 percent do not carry any type of health insurance.

At this time, those who are uninsured in the state do not choose to be in this position but instead are forced into this situation thanks to the high cost of coverage and/or preexisting conditions that limit their options.

Unlike many other states, Florida is working hard to correct this problem. Governor Charlie Crist has proposed a plan that would allow uninsured residents to purchase a limited coverage policy at an affordable price.

For the time being, it is a shame to think that thousands of Floridians are dying each year because they cannot afford health insurance coverage.

### **Three Reasons you don't have Florida Health Insurance**

There are many reasons that Florida residents do not have health insurance coverage. If you do not currently have a policy protecting your health, it is safe to say that you will fit into one of the following three groups.

1. Many Florida companies have cut out group health insurance, and in turn left thousands of people to fend for themselves when it comes to buying coverage. This can be a tough situation to deal with because you were used to receiving health insurance for free in the past.
2. You do not have the time to purchase health insurance. This is a poor excuse for not having coverage, but a common one at that. You do not need a week of time to find a health insurance policy. All you need is a few minutes to call a broker, and the time to sign some papers when the perfect policy is located.
3. Doesn't health insurance cost too much? Yes, it is true that this type of insurance is increasing in price. But what others see as expensive you may be able to afford without any problem. Also, remember that the health insurance industry is not dominated by one provider. You can receive quotes from several companies if you are worried primarily about paying too much.

If you don't have Florida health insurance, you can probably identify with one of the three situations above. Instead of using an excuse, start shopping today. You will feel much better about yourself once you have coverage; no matter how you get it.

**Is the High Cost of Health Insurance getting you down?**

If you live in the United States you may be suffering with the high cost of health insurance. This holds true in most parts of the country, and especially in larger, more populated states such as Florida. If the high cost of health insurance is getting you down, it is only natural to look for a solution to this problem.

The first thing that you may consider doing is changing your health insurance policy. If you receive coverage on a group plan, you are probably getting a pretty good deal. But if you are buying your own coverage, it may be time to make a change.

The best way to make a change is to ask a broker for help. He or she will be able to collect information pertinent to the search process, and then report to you with policies that suit your needs.

In addition to using a broker, you should attempt to learn how saving money on Florida health insurance is possible. Can you get a better deal by getting on your spouse's coverage? How about if you increase the amount of your deductible? There are ways to save money on health insurance, but often times you need to search around for them and/or get creative.

There is no denying that millions of people are struggling with the rising cost of health insurance. This has a lot to do with why approximately 47 million Americans are uninsured. If the high cost of health insurance coverage is stressing you out, consider the changes that you can make to ease the tension.

### **Florida Residents Searching for Health Insurance Coverage**

More and more Florida residents are being forced into shopping for health insurance coverage. There are two main reasons for this:

1. Companies, both large and small, are doing away with group coverage.

Many of those who are not getting rid of this benefit altogether are requiring employees to pay part of the premium.

2. The cost of health insurance is rising, and many consumers have been forced to search for a better cost elsewhere.

Searching for Florida health insurance is not the difficult part; it is finding something that can keep your health safe without spending too much money. To reach both of these goals, some consumers in the state have found that turning to a broker is the best option. This allows the consumer to receive professional assistance, while also having somebody to speak with throughout the process. If you are like most, there is a chance that you will have plenty of questions when searching for and eventually buying health insurance.

Florida Governor Charlie Crist is putting a lot of time into fixing the health insurance crisis in the state. With that in mind, it is going to take time for his proposed plans to catch on, and for the residents of the state to catch up.

In the meantime, thousands of residents will continue to search for health insurance for one reason or the next. As the rest of 2008 unfolds, it will be interesting to see if the industry recovers or if more residents find themselves in this situation.

### **Governor Crist and Florida Health Insurance**

Florida Governor Charlie Crist has decided that if the health insurance industry in the state is going to change that he needs to play a major role in making it happen. With that in mind, Crist has been all over the news as of late. Not only is he proposing plans that could help millions of Florida residents, but he is beginning to act on them as well. When compared to other states, it is safe to say that Florida is well ahead in this area thanks to the initiatives set forth by the governor.

Crist is well aware that more and more residents are suffering to purchase health insurance for themselves and/or their family. For this reason, he is working with state lawmakers to pass proposals that would allow these individuals to purchase policies that do not offer a lot of coverage, but have some benefits at an affordable price.



While many are sitting back and waiting for the next president to address the nation's healthcare concerns, Crist has decided to take on the process now. If more governors would follow his lead the healthcare industry would not be in such a bad position right now.

Over the past few weeks there has been some speculation that Republican presidential candidate John McCain will ask Crist to be his vice president running mate. While this may be a huge blow to the state of Florida, the entire nation would definitely benefit from his ideas and experience with healthcare.

### **Group Health Insurance: A Dying Breed in Florida?**

With the economy in a downswing and the cost of healthcare on the rise, more and more Florida companies are saying good bye to their group health insurance policy. Is this a good move for the company? Well, it all depends on what side of the fence you sit.

As a business owner, cutting out group health insurance is a good way to save money and increase profits. But of course, if you are an employee there are few things worse than being told that your health care coverage is going to disappear within the next month or so.

Is this a trend that will continue? Or are things going to stabilize once the economy and health care industries get back on track? It is hard to say if this is a trend, or simply the way that companies are going to operate moving forward. Remember, companies do not want to cut out group health insurance; they are forced to do so due to rising costs that have spun out of control.

Florida businesses are not the only ones struggling in this area. Organizations all over the country are cutting back on the group health insurance that they offer. Some are doing away with coverage altogether, and others are requiring employees to pay a portion of the premium if they want to stay on the policy.

For now, group health insurance is definitely falling off in the state of Florida. While this may change down the road, until the economy steadies and healthcare levels off, things are going to stay the same.

### **Save Money on Florida Health Insurance**

Having a quality health insurance policy is supposed to be a convenience. But if you pay too much for coverage, it is anything but that. In fact, some people cannot deal with the high cost of insurance so they in turn think that it is okay to do without. While it can be difficult to afford health insurance, not carrying any coverage is never the proper solution.

If you want to cut back the amount that you pay for health insurance coverage, you can take several steps.

Perhaps the best move that you can make is hiring a broker to work on your behalf. Many consumers do not work with a broker because they are under the impression that this is another expense that they will have to deal with. Listen up: you do not have to pay a broker. They earn their money from the health insurance company that you purchase from. In the end, everybody makes out good. Not only do you get to save money on your policy, but you get free professional help. Is there any reason not to get the help of a car health broker?

Spending too much on health insurance is common; you are not alone. To save money and better your situation, it is time to find a reliable broker who can search and find exactly what you need in terms of cost and coverage. When a broker goes to work for you, you can be rest assured that you will be saving money soon enough.

### **Three Benefits of Group Health Insurance Coverage**

If you are eligible for group health insurance, you should be grateful that you are in this position. Some people do not have access to a group health insurance policy, and many others are losing this benefit because their company is cutting back. If

you do not think that group health insurance is a big deal, you should reconsider. This is one of the best benefits that a company can offer.

Here are three benefits of group health insurance:

1. When you receive group health insurance you do not have to go through the buying process which includes receiving quotes, speaking with agents, etc. This alone will save you a lot of time and stress.
2. In most cases, group health insurance is going to be less expensive than any equal policy that you could buy on your own. This usually holds true even if you are in a position where you have to pay for a portion of the policy.
3. Most group health insurance policies offer a high level of benefits. You may not like every detail of your policy, but it is safe to say that it will be of high quality all around.

Now do you see why receiving group health insurance from your employer is a big deal? This benefit is one that entirely too many people take for granted. Being able to take advantage of the benefits above is reason enough for any employee who receives group health insurance to be grateful.

### **Make the most of your Relationship with an Insurance Broker**

Your relationship with an insurance broker is one that you should enjoy. After all, they are working for you, and in many cases you will keep in touch with them year after year. Of course, this relationship works both ways. You need to respect your broker, and offer them help when need be. Even though they are working for you, there are certain details that you must provide in order to make the relationship work.

Before you do anything, make sure that you supply your insurance broker with 100 percent accurate information. They are going to ask you questions on everything from your personal contact information to your past health situation and much more. When you tell the truth you are putting your broker in the best possible position to succeed. Keep in mind that the questions you are asked will differ

based on the type of insurance policy that you are shopping for. If you are in the market for health insurance you will field questions about preexisting conditions. If you are buying car insurance, you may be asked about your past driving record.

A good relationship with a quality insurance broker is priceless. Believe it or not, working with a broker is a great way to save hundreds of dollars over the course of a year. Once your broker helps you to purchase one type of policy, you may turn to them time after time when you need another. As long as you are open and honest when communicating, you should be able to establish a long and mutually beneficial relationship.

### **When To Choose An Insurance Broker**

Have you been searching for an insurance policy on your own? Are you finding it next to impossible to locate coverage that suits your needs? If everything you seem to do is wrong, the best thing that you can do is hire an insurance broker to help you out. This may seem like a waste of time, but once you see what a broker brings to the table, you will soon learn that this is anything but the case.

What is so great about working with an insurance broker? The first benefit is that they do most of the work for you. You will tell them what you are looking for, but in the long run you do not have to do any of the searching or fact finding on your own. Instead, the broker takes the time to hunt down the best policies and then send the information to you. The only thing that you need to do is supply accurate information on yourself and what you are interested in buying. From there, you will simply back off and wait to hear from your broker.

The final step in the client-broker relationship is buying a policy. Once your broker shows you what is available, you will then decide what you want to purchase. Of course, if you need any help selecting a policy they can lend you assistance.

Many people use an insurance broker as a last resort when they should actually be starting this relationship before anything else. Why waste time searching for a policy on your own when you can have a broker with professional experience do it for you?

## Steps to Finding a Reliable Insurance Broker

Finding a reliable insurance broker sounds easy enough, but can be anything but if you are not sure of what you are looking for. Just like insurance policies, there are many brokers that you can turn to. If you are not careful, you could end up doing business with an insurance broker that does not have your best interest in mind. Instead, he or she sees you as nothing more as a way to make money.

The first step in finding a reliable insurance broker is calling around to those that you are already aware of. If you do not know of any brokers in your area, you can head for the internet or phone book to locate several options. When speaking with insurance brokers, ask each one the same questions.

After you talk to at least three brokers, the next step is to choose one that you really like. Since you do not pay a broker you could work with more than one, in theory, but this will probably do nothing more than confuse you. Not to mention the fact that you are wasting the time of the brokers that you do not end up using.

The final step is to give the insurance broker all the information they ask for. In order to locate the best policy for you, he or she will need to collect details on you as well as anything that pertains to the type of policy that you are in the market for. For instance, if you are shopping for life insurance your agent may ask you about any preexisting health conditions, if you smoke or drink, etc.

If you take the appropriate steps without rushing, you will find a reliable insurance broker that can help you to purchase a quality policy.

### **Medical insurance "Brokers" can save you money.**

How can a broker save you money when shopping for an insurance policy? This question has several answers, and as you can imagine, this works out to your advantage as a consumer. Anyway that you can save money is a good thing; even if you do need to get the help of a broker.

It is easy to understand how a broker can save you money. First off, they have connections within the industry which allows them to receive the best quotes for

somebody in your position. They will speak with agents and companies that you may not even be aware of. In the end, this means that you have the ability to select from a larger pool of providers.

Additionally, insurance brokers can use their experience to find you the best deal. Since you do not work in the industry you are probably not aware of the changes that are constantly made, or the companies that are offering the best deals. On the other side of things, this is the type of information that brokers stay current with. When they pass this knowledge to you it will result in plenty of savings.

Working with an insurance broker will more than likely save you money. Remember, you do not pay a broker, and they only make money when you buy a policy. Once you find a quality broker, you might as well let them search around for you. Even if you do not end up buying, you will have a better idea of what is available and this will help you immensely when and if you decide to purchase in the future.

### **Do you qualify for Florida Group Health Insurance?**

Do you work in the state of Florida? If so, there is a chance that your employer may offer group health insurance. Even though a large number of companies are doing away with group coverage, this is not the case with every one of them. In fact, when searching for a job this is a benefit that you will definitely want to consider. After all, a job that offers health insurance is usually better than one that does not; if the other details are the same, of course.

In most cases, if you work for a company that offers group health insurance you will qualify. With that being said, some have a probation period in which you will not be eligible for benefits. For instance, you may have to work for the company for 90 days before you can get put on the group health insurance policy. This may be a problem, and if so, you will want to look into purchasing your own short term care in the meantime. Obviously, you do not want to go 90 days without any type of health insurance.

If you are unsure of your eligibility for group health insurance, make sure that you get in touch with the human resources department. They will be able to give you information on your eligibility, as well as details on the policy and what it has to offer. If you are interviewing for a job, it is a good idea to ask about the healthcare benefits, etc.

There is a good chance that you will qualify for Florida group health insurance. If so, it is usually in your best interest to accept this benefit.

### **Differences in Group Health Insurance Plans**

The company that you work for is in charge of determining the type of group health insurance coverage that they offer. Of course, they do not have to offer any healthcare benefits; this is not mandatory at this point in time. With that being said, most companies want to offer group health insurance because it gives employees a great benefit, as well as a reason to stay with the company.

Not all group health insurance plans are the same. One of the main differences is the amount of money that a company will pay towards coverage. For instance, one company may pay 100 percent of healthcare costs for their employees, whereas another only offers 50 percent. In the latter case, the employee is responsible for paying the rest of the premium.

Another big difference is the type of group health insurance that is being offered. Does your company offer an HMO? Maybe a PPO? Generally speaking, there is nothing you can do about the type of plan that is offered. Additionally, if your company decides to change plans, you simply have to go with the flow. This may mean changes to the doctors that you see, but in the long run it is better to receive group health insurance than to buy on your own.

With many companies doing away with group health insurance, you should be fortunate if you receive any level of benefits. There may be many differences in the group health insurance plans that company's carry, but in the end employees are generally happy with this benefit.

## Can you lose your Florida Group Health Insurance?

Many Florida residents believe that receiving coverage through their employer is a sure thing. While you may receive Florida group health insurance right now, this is not guaranteed in the future. In fact, with the current state of the health insurance industry, there is a good chance that you could lose this coverage soon enough. When it comes down to it, you want to make sure that you are always prepared for the worst.

If you currently receive Florida group health insurance, you are extremely lucky. Even more so, if your employer pays 100 percent of your premium you are even better off. No matter what type of Florida group health insurance you are eligible for, if you get something it is much better than nothing. There are many people who are stuck paying several hundred dollars per month for a quality healthcare plan.

If your employer decides to cut back on group coverage, you have no recourse. This is a benefit that they do not have to pay, and at anytime they can get rid of it. If this happens, you will need to begin your search for an individual policy. In many cases a company will stop paying the entire premium for employees, and instead pick up half of the cost.

All in all, you can lose your Florida group health insurance. There is no law that says an employer has to offer this benefit. For the time being, if you receive group coverage you should consider yourself fortunate.

For more information contact [www.FloridaHealthInsuranceWeb.com](http://www.FloridaHealthInsuranceWeb.com)