

With the explosion of the internet comes more access for the consumer to shop for health insurance online. People can go online and access health insurance company's websites directly or go through quote sites, where they can get quotes from all types of plans and companies.

They can even apply online right from the quote without having to meet or talk to anyone.

While this might sound like a great idea, here are some reasons it is better to go through a health insurance broker:

- Are you an expert on health insurance? The health insurance broker is trained on each company he/she represents and understands each plan that they offer. They can take your information and find the best plan for you and explain how it works. That way you are not stuck in a plan you don't want and don't understand.

- What if you have a question once you have the policy? If you buy from a quote website or even the health insurance companies website, is there someone there who knows you and is easy to reach when you have a question...NO. Plan on sitting on hold to get a person on the phone. When you buy from a broker you will have their direct number and they are accessible when you call to ask your question. They should be local to where you live and can even meet with you to go over the policy.

- Is it free to use a health insurance brokers services? YES!! The premium does not go up because you are using a broker. The broker is there to help you find the right policy for you and explain what you are purchasing. They will walk you through filling out the online application so no mistakes are made. The broker gets paid a commission every month on customers that keep their policies. So it is in the broker's best interest to keep you the client happy!

So next time you or someone you know is looking for health insurance, find a local Orlando Health Insurance broker and have them walk you through the process. You will be glad you did!

If you need health, life or dental insurance, call 407-489-5777 today!

www.individualorlandohealthinsurance.com

