

Coverage for Family Members with Preexisting Conditions

- 39 million Americans receive Medicaid (poverty), 47 million Americans receive Medicare (seniority), and now all states have state-guaranteed coverage for people with preexisting medical conditions--regardless of their level of income
- State-guaranteed coverage is typically the same BlueCross BlueShield type coverage you'd purchase yourself, except the state pays your carrier for any losses
- State-guaranteed coverage typically costs per person 100%-150% more than regular coverage, but only for the family member with the illness--so a typical family pays only 25%-40% more for all family members combined

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Health Benefits
Solutions for Individuals
and Families

Why Individual/Family



More than half of the 2 million U.S. families who file for bankruptcy each year do so because of medical bills. Three-fourths of these families had traditional employer health insurance when they became ill--insurance

they lost when they could no longer work.

In contrast to employer-sponsored health benefits, approximately 14 million Americans currently have individual or family plans that they purchased directly from a major insurance carrier, like BlueCross BlueShield, in their state.

Individual/family plans cost 1/3 to 1/2 the price of employer-sponsored plans for similar coverage.

This is because, thanks to recent legislation, in 46 states insurance carriers now offer substantial discounts on individual/family policies to the 80-90% of healthy applicants.

Once you have an individual/family plan, your premium generally cannot be increased, nor can your policy be cancelled, because of a new illness.

In most cases, your monthly premium can and will only be increased with your age and general medical inflation.

You can purchase an individual/family health insurance policy directly from a carrier in your state, online, or through a licensed health insurance agent. You cannot be charged more for using an agent.

Call or email us now to discuss getting your family an affordable, permanent, and portable individual or family health insurance policy.

Health Insurance is Your Family's Greatest Financial Risk

Health Benefits for Individuals & Families



New individual and Family policies cost 1/3 to 1/2 the price of Group Coverage for healthy Individuals.

Permanent vs Temporary

- Employer coverage ends when you quit, retire or are fired
- Individual/Family coverage is yours to keep until age 65 (Medicare), even when you change jobs
- Employer coverage goes up every year with last years claims, or can be cancelled
- Individual/Family coverage cannot be cancelled for illness or high claims
- Individual/Family premiums can generally only be increased with age and general medical inflation

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Save Money



- Individual and Family policies cost only 1/3 to 1/2 as much as employer coverage for same benefits for 80-90% of healthy applicants
- Premiums generally cannot be increased for future illness, nor can policies be cancelled because of claims
- Even if you get free health insurance from your employer, save up to 50% on your spouse or children by moving them to an individual/family plan (often with the same carrier or doctor network)
- Health Savings Account (HSA) and other high-deductible options let you save for your retirement
- Save even more by choosing only the specific benefits and doctor networks you really need (maternity, psychiatric, etc.)

Save \$1,895 to \$6,266 per Year

Annual Health Insurance Savings (2006)

	Single	Family
Employer Plan	\$3,695	\$9,950
Individual/Family Policy	\$1,800	\$3,684
Annual Savings	\$1,895	\$6,266