

Applying “direct.”

Last week had another lady calling us up in distress because once she had applied “*on her own online*” the insurance company involved noted through the M.I.B (medical information bureau) that she had a gynecological issue looked into 2 ½ years previously. At that time she had never gone back for a follow up visit. She couldn’t understand why this insurance company offered her insurance with a waiver of coverage for possible medical expenses pertaining to this area of her body. Now of course we have lost time and have a good bit of “backpedaling” to do.

This is just another example of what can happen when someone takes it upon themselves to apply for insurance coverage without the assistance of a licensed agency. Also known as applying “directly” online. There is no advantage to this. With or without representation **your price is identical**. Most people realize this but we felt it was noteworthy since it does happen on occasion.

Any agent worth their salt would have suggested to this lady that she go and have a follow up visit and assuming that the previous aforementioned issue was resolved, have the doctor document that in his/her medical records *prior* to submitting her application. That way the coverage would have been issued *standard* without a waiver.

Folks, no one knows everything that there is to know about insurance or probably just about anything else for that matter. Yesterday, I was speaking with my friend Richard out of Orlando; we’ve been in this business for 10 years he for 35. We were comparing notes on some of the new medicare supplement / advantage products that have been recently released. So, within the ever changing world of insurance doesn’t it make sense to have your own agent to confer with on an ongoing basis for the same premium per month? The best way to apply is by first consulting with, disclosing ALL relevant info. to, and finally running your application through an insurance agency you can count on. Things will run smoother before, during and after you apply.

Most sincerely,

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