

alternative plans.

AHPs include myriad choices and benefits for its members. Membership in certain plans enables members to access hospital indemnity benefits, prescription benefits, and disability benefits. They often carry provisions for medical, dental, accident, and vision care. They may even include lifestyle benefits such as roadside service, travel benefits, and discounts on shopping, dining, and movies.

Blanket protection

In addition to being a good alternative for consumers, these new health plans are beneficial for agents, especially those agents looking to strengthen their portfolio and provide health care coverage to the uninsurable.

As an agent marketing to employers and individuals, these association health plans may provide the missing link in your

portfolio because they specifically address your declines and uninsurables. Often, people with pre-existing conditions worry about being accepted into new plans. The good news is that many of these association health plans accept everyone — even those with pre-existing conditions.

Agents can catch the wave by joining local organizations and networking with industry groups. Do you have several clients who work in the same industry, such as realtors, electricians, house painters, or self-employed contractors? If so, you can market yourself as a specialist in that industry and offer to provide a creative solution to an age-old insurance dilemma.

Richard J. Monello is a principal and founder of Custom Health Plans, Inc. Custom Health Plans, Inc. is a leader in providing association health plans. For more information on association-based health plans, please see www.wecoveramerica.com or call 888-458-8660.

AGENT'S
SALES™
J · O · U · R · N · A · L

The How-To Resource for Insurance Producers

PUBLISHED BY

 **agentmedia**™

1255 Cleveland Street, Suite 200
Clearwater, Florida 33755-4910

(800) 933-9449
Fax: (727) 446-1166
www.AgentMediaCorp.com
Email: Sales@AgentMediaCorp.com