

Verify Before You Buy: Health Plans



Thoroughly review all materials provided by the health plan or agent. Be sure to obtain the selling agent's full name and license number so you can verify her/his licensure. In addition, to protect you and your family, take the time to confirm what you are purchasing.

- If it sounds too good to be true, it usually is. Beware of prices that are significantly lower than others you've been quoted.
- If you are told you can purchase a comprehensive major medical policy outside of the Affordable Care Act (ACA) Open Enrollment Period (November 1 to December 15) and you do not qualify for a Special Enrollment Period, you are not getting an ACA policy.
- Beware of claims that you are buying a "membership" or that what you are buying is not insurance.
- Beware of a company with many association names. The company may have a catch-all category, if you don't fit into any of the others.
- Be cautious if you are solicited for a "union plan."
- If you are offered an ERISA plan, call the department to find out if it is valid.
- Allow yourself enough time to investigate. Don't be rushed into a decision.



If the premium quoted or policy benefits seem too good to be true, contact the Department of Financial Services for assistance before purchasing the policy.

1-877-MY-FL-CFO (693-5236)

www.MyFloridaCFO.com/Division/Consumers