

## 4 Important Mistakes to Avoid

Here are 4 common mistakes to avoid during your plan selection process:

- a. DO NOT select a health plan at a site that only offers one company's plan. There are about a dozen viable plans in the intl. health insurance market. Global Insurance Net offers them all on equal footing.
- b. DO NOT conduct business with a firm that doesn't offer full disclosure of the company's principals and staff. Crucial info. includes details on licenses, registrations, company history and location, etc. (Offshore locales mean no consumer protection/legal recourse in the US).
- c. DO NOT trust a site that doesn't offer testimonials and/or references. If the firm was trustworthy and provided good service, their clients would acknowledge it.
- d. DO NOT buy direct from the insurance company with the hopes of getting a lower rate. By law, insurance rates must be the same for all applicants of the same gender, age and deductible level so all insurance companies charge the exact same rate whether you buy through a broker or buy directly through them. In essence, you receive our advice and assistance for free. In reality, intl. health insurance companies are set up to support brokers and are not adept at handling clients on a direct basis.