

# THE BENEFITS OF USING AN INDEPENDENT HEALTH INSURANCE AGENT



Agent  
Services Are  
Free

An individual or small group plan would never cost more just because you chose to get help from an independent insurance agent. They earn and make money through commissions which are part of the cost of the plans.

To Understand  
Your Options  
Easier

When you get to know the benefits of getting an agent, you'll be able to understand why it is more convenient to shop for an insurance plan with the assistance of a Licensed insurance agent.

Understanding and comparing insurance plans is not always as easy as it seems and Licensed insurance agents are trained to help you understand how each plan differs and help you choose the best coverage that would best suit your needs. Agents are experienced at comparing the benefits of one insurance health provider against another and which has the physician networks that you need.

Your Advocates  
Even After  
Enrollment

Your agent will be there for you even after enrollment. Whether you need to re-shop each year during open enrollment, experience a life changing event or have questions with your benefits and medical claims, your agent will be your helpline. The number of questions that arise after enrollment can be numerous and situational and your agent will contact the health insurance company on your behalf.

*"We can provide you information and help for signing up for a health plan at absolutely no cost to you. We make the complex policies easy for you to understand...and we're there when you have questions."*

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To find an independent agent near you go to "find an agent" on our website: [www.iiav.com](http://www.iiav.com)