Buyers Beware
Have you received faxes that look like these?

“If it’s too good to be true – then it probably is”

NH consumers should be skeptical if they see offers for any of the following:

- Healthcare coverage with no mention of an insurance company on the advertising
- Plans that want you to enroll by a specific deadline
- Plans that cannot tell you who is insuring the plan until after you enroll and make payment
- Plans that only enroll you using automatic debit from your account or by credit card not by check

Questions to ask:

Ask the name of company and name of individual selling the coverage and confirm with the NH Insurance Department that they are licensed to sell these products.
If they don’t provide it – don’t buy it !!

Ask the name of the insurance company that underwrites the health insurance coverage and confirm with the NH Insurance Department that they are licensed to offer these products.
If they don’t provide it – don’t buy it !!

Ask who is in the Network of doctors if they are advertising a network or offering a PPO network? Confirm they have a variety of physicians to choose from in your area. Request a copy of the provider booklet before purchasing coverage. Contact the providers to confirm they participate and accept this insurance plan.
If they don’t provide it – don’t buy it !!

NEVER PROVIDE YOUR CREDIT OR DEBIT CARD AND/OR PERSONAL INFORMATION OVER THE PHONE

Contact your local insurance agency for information on individual and group health insurance coverage available for sale in the state of New Hampshire