

HOOR PROFESSIONALS

Health Insurance Pro

Quality Health Insurance is Affordable

Need quality health insurance? Want the lowest cost possible? Health Insurance Pro provides its customers — whether individuals or employers — with a free needs analysis and three free quotes from some of the top health insurance carriers in the country.

Health Insurance Pro, based in Bloomfield Hills, is an independent general insurance agency that offers top-quality health insurance plans to individuals, families, and employer-sponsored groups using only highly trained, licensed health insurance professionals.

Designed and created by Lee Pantely, an enthusiastic insurance professional with more than 15 years' experience in the industry, Health Insurance Pro makes it easier for individuals and small-business owners to make informed choices about what health insurance plans will offer the benefits they need at the lowest possible cost.

Pantely's success as an insurance agent has garnered him numerous awards, including the single largest-producing independent agent in the country for several insurance carriers many years running. "I attribute my success to the many customers who have referred me to their friends, relatives and associates, many of whom have become my friends through the years," says Pantely.

Health Insurance Pro customers are individuals and families who do not receive benefits through their employment, or the cost-sharing portion of the employer-sponsored benefits is higher than can be purchased through an agency. Small-business owners, independent contractors, students, people between jobs or on COBRA, and employer-sponsored groups can all benefit from Health Insurance Pro options.

By understanding its customers' unique requirements, Health Insurance Pro offers up to three alternatives, with the pros and cons of each plan explained in plain English. Then a recommended alternative is offered. Low pressure!

"We make the health-insurance-buying decision virtually effortless, offering 'near perfect service'



through a staff of knowledgeable and friendly health insurance professionals," says Pantely. "We keep abreast of the products that work best in a particular region through regular cost/benefit analysis and regional physician/hospital network feasibility."

Pantely's vision of the future of health insurance delivery is focused on Web-based marketing and customer service. "I felt a strong need to take the agency to the next level, and I believe the Internet is truly the future. The company is still in its growing stages and the future is wide open."

His plan for the future is ambitious to say the least. "We're currently licensed in Michigan, Florida, Ohio, Indiana, and Illinois, with plans to be in about 12 states by the end of 2006. The ultimate goal is to be doing business in about 40 states by the end of 2007."

The popularity of the Internet has brought great potential, but also confusion to many customers. Access to many different insurance companies has become enormous — overwhelming, in fact. The age-old question of "Where do I start?" has never had more meaning. All carriers say that they have the best rates, but, in fact, there is no single company that has the best rates for absolutely every situation.

The best way to determine if you're getting the very best rates for your situation is to shop various insurance companies ... the more, the better. This can be an exhausting and frustrating process.

Health Insurance Pro has made this process fast, secure, and extremely simple. Customers simply fill out a quick insurance questionnaire. Within minutes of submission, it's hand-rated by a health insurance professional. The customer's criteria and requirements are then shopped with up to 30 different health

insurance carriers. A comprehensive comparison and recommendation is also presented, but it is ultimately up to the customer to decide.

Independent insurance agents have access to the largest selection of insurance companies found anywhere. Many insurance companies sell directly to the public, while others market their products exclusively through an independent insurance agent. Therefore, independent insurance agents have at their fingertips the largest selection of insurance companies.

One such insurance carrier is American Community Mutual Insurance Company, which Pantely says is one of his favorites. "American Community offers excellent and diverse benefit plans at a fair cost," he says. "Their rate renewals have consistently been much lower than the industry average, which makes most of my customers pretty happy."

Health Insurance Pro offers not only fully funded co-pay plans, but also high-deductible "catastrophic" health insurance plans, and the new HSA plans (Health Savings Account) plans. They also carry dental, vision, and life insurance.



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FEATURING  **AMERICAN COMMUNITY**
 MUTUAL INSURANCE COMPANY