

Consumers Say Medical 'Benefit' Pitch Misleading

Discount plan is not insurance but confusion is common For the self-employed and the unemployed, finding good, affordable health insurance can be a challenging task. Consumers who mistake a medical discount service for a health insurance policy can wind up losing money and still having no insurance.

A Florida-based company called Consumer Health Benefits Association has triggered a number of complaints to ConsumerAffairs.com, as well as Florida regulators, for the way in which it markets its medical discount plan. "Mr. Brown assured me that this was a major health insurance policy," James, of Chipley, Fla., told ConsumerAffairs.com. "When I received my package by mail and read everything, I learned it is not a major health insurance policy. I have called three times to cancel this policy and this company is still withdrawing premiums out of my account." Gail, of Ft. Lauderdale, Fla., tells a similar story. She says she was contacted by a representative of Consumer Health Benefits and was told the company currently had "open enrollment for health insurance." "I was told that I would only have to pay 20 percent of my medical expenses," she explained. "There's no deductible and no lifetime maximum. I would be using the normal networks of physicians that are on the back of the card. Suspicious, she called the Florida Department of Financial Services." "This company is not registered to sell insurance in Florida," she said.

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