

Health Insurance...The Problem & The Solution

The Problem That's Getting Worse

- You're sick and tired of the outrageous cost of health insurance.
- With 20% - 30% - 40% annual rate increases, your premium doubles every 2-4 years, and there's no end in sight.
- If you're an employer with a group plan, you're about to tell your employees they'll have to chip in (or chip in more) to keep the health plan going.
- You're even thinking of dropping the health plan altogether.
- Worse yet, you don't even have health insurance, because you can't afford it.
- If you're a business owner without a health plan for your employees, it's a big problem. Attracting and keeping good employees is tough, because research shows that 60% of employees rank health insurance as the most important benefit.

The Solution...New Ideas, New Plans, and Your New Mindset

You can do something about it, but you first have to change your thinking about health insurance. You really need insurance to protect you from the illnesses and accidents that you can't afford such as a major car accident, stroke, heart attack, cancer, etc. These things can amount to tens and hundreds of thousands of dollars, and could wipe you out financially. You shouldn't be worried about routine medical expenses of \$100 here and \$200 there. You should be worried about a problem that could cost you \$25,000; \$50,000; \$100,000; \$250,000; \$1,000,000 and more.

Do you buy homeowners insurance because you're concerned about losing a few shingles in a windstorm, or the whole roof in a tornado? Do you have auto insurance because you're worried about getting a cracked windshield, or totaling the car in a crash with a \$1 million lawsuit to boot? Whether it be health, car, home, or any other type of insurance, get a good plan that takes care of the big stuff. That's why insurance was created to begin with.

Consider this:

- 80% of Americans visit a doctor two times or less annually.
- 68% spend only \$150 per year on medical care.
- 31% don't have any medical expenses at all.
- 75% don't even meet an annual \$500 deductible.
- 80% don't have \$1,000 in annual medical expenses.
- 94% don't incur \$5,000 in annual medical expenses.
- 97.5% don't reach \$10,000 in annual medical expenses.

So why pay thousands of dollars more in premiums year after year so that you can have a health insurance plan that reimburses you for a few hundred dollars in annual routine health care expenses? It's great to have no deductible, only pay \$10 at the doctor's office, and have the insurance company pay 90%-100% of all expenses, but who is really paying for it? You are with outrageously huge premiums. Who's making out on this deal, you or the insurance company? Take a plan that requires you absorbing a bit more out of

pocket expenses, and **use the substantial premium savings to pay for those expenses if and when they **occur**.** It's your choice.

This made so much sense to me that I have a \$1,000 deductible on my insurance agency's health plan. I don't like writing those big checks to an insurance company any more than you do.

**Let C & G Insurance Show You
How To Get Quality Health Insurance Protection
And Save Money To Boot**

We represent all the major health insurance companies in Illinois, and with our help you should find a plan that suits your needs and budget. You don't have to do this on your own. Health insurance is what we do. Take advantage of it. Our customers' testimonials should prove that we're good people to do business with.

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