



Health Insurance Frequently Asked Questions

www.quickprintinginsurance.com



Quick Printing Insurance has always offered comprehensive business insurance designed exclusively for quick printers. Several years ago we also began offering major medical products and have had the opportunity to help a number of members develop health insurance programs for their business, or even find affordable plans for their families.

While helping quick printers with their major medical insurance we identified the top concerns people have when exploring options for health insurance coverage. Below are the top five questions regarding health insurance:

1. What type of Insurance products do you offer?

a. QPI offers group and individual major medical health insurance plans, as well as a full portfolio of ancillary products which include: Group, Dental, Life, Long term Disability and Short term Disability products, and Individual dental products. Both Group and Individual plans offer affordable health insurance with the security of a vast PPO (preferred provider organization) network; the primary differences between them are plan eligibility requirements and the party responsible for paying premiums.

2. Do you offer dental insurance?

a. Yes, we do offer Group and Individual dental insurance. PPO and HMO plans are available.

3. I have a number of part-time employees. Will group insurance cover them?

a. Group insurance coverage is available only for permanent, full-time employees, as defined by your state. (Note: Full-time status requirements vary by state.) However, you may choose to “make available” Individual health insurance to your part-time employees. This means that you give them information about the program, but you do not have any other interaction regarding the administration of their insurance plan.

4. Why choose QPI over my local agent? Can I get a discount with you?

a. Federal and state regulations prohibit discounting or rebating individual and group health insurance rates,, That being said, it does pay to have QPI representing you. There is a lot of negotiating room available after the initial quote and, unlike independent agents, we have the ability to speak directly with key underwriting managers at our health insurance carriers. This level of access lets us work with the carrier to find positive solutions that help ensure affordable coverage. Your local insurance agent likely doesn't have the resources to offer this level of service.

5. Is it hard to get a quote?

a. It's easy to get a quote from QPI. For individual coverage, the quote process takes about 15 minutes to complete over the phone. For group coverage, your program agent needs a current employee census and a copy of your current health coverage form, if one is available.

If you'd like more information about the health insurance options available with Quick Printing Insurance, visit us online at www.quickprintinginsurance.com. Call 800.216.8636 to speak directly with your benefits agent.

