

## Have You Been A Victim Of Health Insurance Fraud?

Health insurance fraud is an everyday occurrence and it can be extremely difficult to protect yourself against it. Indeed, the majority of policyholders who fall victim to health insurance fraud are not aware of the fact until it comes to make a claim. It's not until that claim is denied that they realize that they have joined the growing number of victims of this particularly nasty form of fraud. So, is it possible to stop yourself from becoming a victim of health insurance fraud? The problem is that there are almost as many different forms of insurance fraud as there are victims and so spotting it can be very difficult. There is however one thing that should always make you suspicious and that is the offer of excellent coverage and a very low price. Medical costs are rising alarmingly and so is the cost of health insurance so, when somebody offers you a policy at a very low cost, tread warily. Be particularly suspicious of unsolicited mail that offers discounted health insurance, especially if you do not recognize the name of the company that is making the offer. At this point your first step should be to do a little research on the company and you will find that health insurance companies are both listed and rated at <http://www.ambest.com/>. It is also a good idea to check with your State Insurance Commission to see whether the company has been granted a license to operate in your state. If the offer appears to be genuine then read it in its entirety and pay particular attention to the fine print. The fine print, covering such things as exclusions, may turn a seemingly great offer into one that is potentially very costly. If a salesperson calls with an offer then you should also be very suspicious of any request to pay by cash or to pay the total amount of your premium in advance. If you discover that you have become a victim of health insurance fraud then you should take the following steps without delay:

## About the Author

You do have to right to ask for Housing assistance due to medical reasons from your county or State. Due to the situation they should be willing.

Source: <http://www.productsherbal.com>