

## Medical Discount Plans

## Looking for *health* insurance? Make sure that's what you're buying.

Medical discount plans are <u>not</u> the same as health insurance. And they aren't a substitute for it.

## Did you know:

## Medical discount plans don't pay your health care costs.

They're not insurance. They may offer discounts from certain providers, but you have to pay for the costs of your treatment.

Many medical discount plans don't make good on their promises. Marketers may make it sound like you'll get deep discounts, or like you're buying affordable health insurance. You learn the truth when you get the bill.

Many plans don't include local providers. Some give you outdated lists. Before you enroll in a medical discount plan or pay any money, call local providers on the list and check whether they offer the advertised discounts.

Some offers are just plain scams. The plan you buy could be worthless – or a ploy to steal your information, and then your identity. Check out the company with your state insurance department or state Attorney General