Health Insurance Store — An Integrity Company | United Healthcare — Golden Rule Insurance Co.

CARRIER INSIGHTS

2027 Scouting Report

17
Products to sell in FL
Medical, hospital, accident, life, dental & vision

$500
Top bonus per app
TriTerm Medical, under the "3, 2, 1, Blast Off!" bonus

80%
Top FL first-year rate
Term Life SafeGuard, Level 500. TriTerm pays 28%

Not ACA
Limited benefit
None of these plans is ACA minimum essential coverage

WHAT AGENTS NEED TO KNOW

- **Marketplace first**
  Quote HealthCare.gov first. UHOne fits clients who missed OEP, lost their subsidy or need gap coverage.
- **Short Term & TriTerm**
  Underwritten and not renewable. Short Term never covers pre-existing conditions; TriTerm may after 12 months.
- **Guaranteed issue options**
  HospitalWise, Hospital SafeGuard GI, AccidentWise, Accident ProGap, dental and vision.
- **Availability varies by state**
  Plans, term lengths and rates differ by state. Check the state variations insert before you quote.
- **Say the notices out loud**
  Short-term notice and HealthCare.gov referral. Maternity is excluded across the whole line.

CONTRACTING
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