

RLG INSURANCE SOLUTIONS

Robert Gonzales-Owner/Broker

Office: 720.502.7078

Website: www.rlginsurancesolutions.com

Email: robb.gonzales@rlginsurancesolutions.com

FAQ

Q: What can RLG INSURANCE SOLUTIONS assist me with once I'm ready to enroll in a health plan with a carrier?

A: RLG INSURANCE will assist you with initial consulting, enrolling, application status, explanation of plans and benefits, deductibles, out of pocket maximums and ID cards. We will also assist you in your annual renewals and plan changes. We can also help with *basic billing issues*, help in setting up auto-pay with certain carriers, one-time payments with certain carriers and will do extensive Doctor/Hospital searches and covered prescriptions for your carrier. We are also here for you for the lifetime of your policy or if you are a partnered client with RLG INSURANCE SOLUTIONS.

Q: What can't RLG INSURANCE SOLUTIONS help me with?

A: Claims. Carriers will rarely assist brokers with any claim issues. This is something that the member will need to deal directly with the carrier due to possible sensitive information. Brokers/Agencies in general will have absolutely no access to claims, status or appeals for members, but we will always try and troubleshoot for you prior to you calling the carrier to help you better understand why a claim is denied or the amounts the carrier has paid. Also, RLG Insurance is only licensed in the State of Colorado, so we could not assist you if you move out of State, but we could find you a Broker in that State.

Q: What else does RLG INSURANCE SOLUTIONS offer?

A: RLG INSURANCE offers more than just health insurance. In addition to Individual/Family and Small Group plans, we offer Individual Dental and Vision plans. Travel plans, Life policies, both Whole/Permanent and Term Life policies. We also offer Critical Illness/Accident, Cancer/Stroke plans, and Hospital Indemnity plans to assist you with your regular major medical plans. We are also certified for Connect for Health Colorado to assist you with your subsidy if you should qualify for financial assistance through them.

Q: What carriers does RLG INSURANCE SOLUTIONS partner within the State of Colorado?

A: RLG INSURANCE is contracted/partnered with all the major medical carriers in CO.

Q: How does RLG INSURANCE SOLUTIONS get paid? Is there a fee we need to pay?

A: Carriers will pay commissions directly to the carrier for every plan sold for that specific carrier. It 100% does not come out of the members pocket nor is it determined by which plan they choose or if they have a subsidy. These commissions are paid by the carrier to the broker for their service of selling their plan. Not all carriers pay commissions though, but RLG INSURANCE is working with you regardless to make sure you have the best available plan for you and your Family. RLG INSURANCE will never charge their clients fees! Our services to you are 100% FREE!

Q: Will RLG INSURANCE automatically contact me or auto-enroll me during Open Enrollment for my renewal for the following year?

A: Only for Small Groups. Carriers only send brokers their Group renewals. Carriers will send Individual renewals directly to the member, once available, starting late September thru November via mail and email. Members will receive those renewals from the carrier and/or if you have a subsidy, you will also receive a renewal from Connect for Health Colorado. Once you receive your Individual/Family renewal, we will gladly assist you in going over your renewing plan, and or show you alternate options that are available to you. Carriers will notify you if they are auto renewing your plan, or if your plan is being discontinued, and/or if they are offering an alternative plan due to discontinuation of current plan for the following year. Then you are 100% encouraged to contact RLG INSURANCE to go over that renewal for assistance as this is part of our service.

Q: Can RLG INSURANCE SOLUTIONS work with my Friends and Family members?

A: Absolutely! We will help all your friends, co-workers, adult children and even parents if they are under 65. Unfortunately, RLG INSURANCE is not doing Medicare in 2022, but we are partnered with trusted Medicare reps and agencies and will gladly assist over 65 individuals in finding the right broker to help them with their Medicare needs.

Q: I'm turning 65, will my policy automatically cancel for my Individual Health Insurance?

A: No. Though you may be automatically enrolled in Medicare, you will still need to contact RLG INSURANCE or the health carrier direct to cancel your existing policy with your under 65 health insurance plan the month prior to you turning 65.

Q: My children are turning 26, what happens to their insurance?

A: RLG INSURANCE will assist them in getting their own Individual plan when the time comes as the carrier will cancel them the month after their 26th Birthday. Please contact us a month before so we can help them with their new enrollment.

Q: What are your office hours, and can we meet in person?

A: Mon-Fri 9am to 5pm, Sat by special appointment only. Closed Sun and all major holidays. RLG INSURANCE is all virtual, so we will usually only go meet in person if you are a Small Business looking for insurance and need assistance in enrolling multiple employees. Otherwise, RLG INSURANCE can do just about everything online, including Group enrolling. Exceptions can be made on a case-by-case request.

Q: What if there is a Divorce, Marriage, Birth, Death, or some sort of life changing event to our household?

A: Please contact RLG INSURANCE for assistance and guidance.

Q: We need to cancel our plan, what do we do?

A: Please contact RLG INSURANCE at least 1/month prior to you canceling your policy. We can assist you with this and go over the steps. Changes will always take place 1st of the month following receipt of that request.