

	Atlas America	Patriot America	Beacon (Azimuth)	KVRao (ACE Comprehensive 80/20)
Deductible	-	-	-	per sickness or injury
Coinsurance	0	10	0	20
Pre-existing coverage	No	No	No	Yes but only upto \$25k with \$1,500 deductible and need to enroll for at least 3 months coverage
Pre-certification Penalty	50%	50%	50%	None
ER copay/deductible for outpatient visit	\$200	\$250	\$250	No information available on kvrao
Urgent Care Copay	\$50	None?	None?	None?
Tooth pain	Not covered	Not covered	Not covered	Not covered
Rx Benefit		Discount program		
Assistant surgeon coverage	20%	20%	20%	No information available
PPO	Coventry Health First	Coventry Health First	Multiplan	Multiplan
Plan Administrator	HCCMIS	IMG	Azimuth Risk LLC	ACI
Underwriter	Lloyds	Sirius	Lloyds	ACE American Insurance Company
Patient Protection and Affordable Care Act (PPACA) Compliant	No	No	No	No?
You will be screwed	Yes	Yes	Yes	Yes

1 Reviews

- **Atlas America:** Please stay away from ATLAS INSURANCE FROM HCC MEDICAL INSURANCE . This is the worst insurance i have seen and this is my first insurance for my parents who are listed from India .

My Mother Visited ARC Hospital in Austin In July 2014 for her severe stomach pain and Dr. Examined her and then prescribed Medicine for Diverticulitis .

After that HCC has sent a claim form which i have filled and sent back to then and now HCC has sent an Explanation of Benefit for Claim saying saying Reason Code # 86 which mens This file has been closed due to lack of requested information from our Provider .

I was searching other websites like IMMIHELP,INSUBUY and saw the same review like HCC MEDICAL INSURANCE always deny customers claims even though we provide all information . It is like they will always try to harass us wherever possible .

My sincere request from my experience is that , don't buy this insurance and also don't buy this from INSUBUY who acts as an agent who will not support when you are in need .

source

- **Patriot America:** Folks, I took 100K coverage with IMG through the agent insubuy.

Unfortunately one week before my dad left, I had to take him to ER as he had an attack. The bills came out to 50K+, the insurance company denied all claims saying it is pre-existing. The hospital and the doctor who attended him at ER as well as the hospital gave me a letter saying it is not pre-existing. But insurance company will not accept it.

The guy at the agent, talks nicely but he says we cannot do anything, just go in understanding with the hospital and pay it in installments. He also says do not file any law suit it is not useful.

All this is total scam, i did pay a huge premium but now i have lots of bills to pay.

So i agree with others, please do your research properly. And do not believe sales guys or agents, they will talk very nicely but when it comes to claims you are on your own... source

- **Beacon:**Azimuth were absolutely terrible. Poor quality lines when you call them with the line constantly breaking up and lack of help of which provider to visit. Azimuth 24 hour service were equally poor with every detail having to be repeating multiple times over, even when they should have the basic details such as policy number or name.

Azimuth also claimed that my policy did not cover pre-existing conditions, something that was covered in my policy and clearly noted in it's own section. If this becomes an issue we will pursue legally and request a full refund for this awful policy. Waste of money? Yes. source

Until last month I was a customer with this company for two years, but I never had a claim until midway through last year. I have never had such poor service from an insurance company in my life, and everyone expects insurance companies to be difficult to deal with. Communication and customer service were terrible and 7 months on I'm still having to file complaints with Lloyd's of London, the State Insurance commissioners office and Better Business Bureau, to try and get them to resolve the problems. Some are as simple as faxing doctors a piece of paper. They have major administrative problems! I whole heartedly do NOT recommend this company. source

- **KVRao:** Try from american company. One of my friend had problems with claims when bought insurance from K.V Rao.

Any insurance is fine if you are not claiming. The real trouble comes, when you need to use the insurance and claim money back.

No insurance covers pre-existing condition

source

- **Trawick International (Safe Travels):**We received the policy before our trip with all exclusions. Appendicitis was not among them. In the middle of the trip I suffered an acute appendix and ended up in the hospital for nearly 3 weeks. I was in constant contact with the company, as was the hospital, and nothing seemed amiss. Two days before I was discharged, I was told by Trawick that I was no longer covered by the policy (the agent had confused period of coverage with period of benefits), and I was send a NEW and DIFFERENT policy which listed appendicitis among the exclusions. I consider this completely fraudulent and unacceptable, and the hospital as well as I, will be taking legal action if my claim is not paid. When my wife called Squarmouth for clarification, they were complete unhelpful, and an irate letter from her to Trawick and Squarmouth has, as yet, gone unanswered source

- **Seven Corners (Liasion):**STAY AWAY FROM SEVEN CORNERS!!

I filed for reimbursement on March 22nd 2015. Today it has been almost two months and my claim has not been paid yet. I must have sent at least 10 emails and also called a few times. It is so frustrating to deal with them.

They have agreed that my claim is valid but sometimes they tell me that my claim has been paid. Sometimes they tell me that the claim would be paid soon. If you call customer service they always say that they have to follow up with the funding department and would get back in a few days. But no one ever follows up. I have not received anything in my bank account.

I am going to give them till the end of this week, otherwise, I am planning to initiate legal action against them. I also plan to file a complain at BBB and write to my senator/congress rep. IMO this company is a fraud and people should never ever buy from them. source

2 Pre-existing conditions

- **Beacon:**Preexisting Conditions - Except for Sudden Onset of Pre-existing Condition, charges resulting directly or indirectly from or relating to any Pre-existing Condition are excluded from coverage under this insurance.

3 Atlas America Terms and Conditions on Checkout via Insubuy

I hereby apply for membership in the Atlas/International Citizen Group Insurance Trust, Hamilton, **Bermuda**, and for the insurance provided to members by Lloyd's. I understand that the insurance applied for is not a general health insurance policy, but is intended for use in the event of a sudden and unexpected event while traveling outside my Home Country. I understand that my insurance terminates upon my return to my Home Country unless I qualify for a Benefit Period or Home Country Coverage. I understand this insurance contains a **Pre-existing Condition exclusion, a Pre-certification Penalty and other restrictions and exclusions**. I understand that if I am eligible for extensions and renewals of this insurance, they may only be transacted online and will not be effective unless such transaction is confirmed in writing by HCC Medical Insurance Services, and I understand that renewals may be transacted only within the thirty (30) days immediately preceding my current coverage's expiration date. I understand that the information contained herein is a summary of the Master Policy and that I may obtain a complete copy of the Master Policy upon request to HCC Medical Insurance Services. I understand that **Lloyd's, as underwriter of the plan, is solely liable for the coverage and benefits provided under the insurance**. I understand that Lloyd's operates as an approved, **non-admitted** insurer in all states of the United States except Illinois and Kentucky where they are admitted. As such, claims under this insurance may not be made against any state guaranty fund. I understand and agree that the insurance agent/broker, if any, assisting with this Application is a representative of the Applicant. Licensed insurance brokers and independent agents are compensated through commissions calculated as a percentage of premium for the purchase, renewal, placement or servicing of insurance coverage. Additionally, some licensed producers may also receive bonuses and

incentive trips or prizes associated with sales contests based on sales criteria, such as the overall sales volume or for the percentage of completed sales through HCC Medical Insurance Services. Please contact your insurance broker to obtain information about the specific compensation they may receive in connection with the issuance of your coverage. If signed by a representative of the Applicant, the undersigned warrants his/her capacity to so act. If signed as guardian or proxy of the Applicant, the undersigned warrants his/her capacity to so act. By acceptance of coverage and/or submission of any claim for benefits, the Applicant ratifies the authority of the signer to so act and bind the Applicant. Rates include Surplus Lines Taxes and Fees when applicable.

4 Patriot America Plus Terms and Conditions on Checkout via Insubuy

SUBSCRIPTION I (we) hereby apply and subscribe to the Global Medical Services Group Insurance Trust, c/o MutualWealth Management Group, Carmel, IN, or its successor, for Patriot America Plus as underwritten and offered by Sirius International Insurance Corporation (publ) (the Company) on the date of receipt hereof. I (we) understand and agree: (i) the insurance applied for is not general health insurance, but is intended for my (our) use in the event of a sudden and unexpected illness or injury for which eligible coverage may be available, (ii) I (we) must pay premiums for the entire period of coverage in advance, and no coverage will be effective until this Application has been accepted in writing by the Company, (iii) no modification or waiver relating to this Application or the coverage applied for will be binding upon the Company or IMG unless approved in writing by an officer of the Company or IMG, and (iv) by submission of this application and/or any future claim for benefits I (we) purposefully initiate and take advantage of the privilege of conducting business with the Company in Indiana, through IMG as its agent and administrator, and invoke the benefits and protections of its laws, and the contract of insurance represented by the Master Policy and evidenced by the Certificate of insurance will be deemed issued and made in Indianapolis, IN, and sole and exclusive jurisdiction and venue for any court action or administrative proceeding relating to this insurance will be in Marion County, Indiana, for which applicant(s) hereby consent(s). I (we) consent and agree that Indiana law shall govern all rights and claims raised under this Certificate of Insurance.

ACKNOWLEDGEMENT I (we) understand and agree that: (i) marketing brochures and certificate wordings are available prior to application upon request, (ii) the insurance agent/broker assigned to or assisting with this Application is the agent and representative of applicant(s), (iii) any injury, illness, sickness, disease, or other physical, medical, mental or nervous disorder, condition or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the three years prior to the effective date of the insurance, whether or not previously manifested, symptomatic or known, diagnosed, treated, or disclosed to the Company prior to the effective date, and including any and all subsequent, chronic or recurring complications or consequences related thereto or resulting or arising therefrom (a "pre-existing condition"), will be excluded from coverage under this insurance, (iv) the subjects of insurance applied for are not intended or considered by the applicant(s), the Company or IMG to be resident, located, or to be performed in any particular state of the United States, and (v) the Company, as carrier and underwriter of the plan, is solely liable for the coverages and benefits to be provided thereunder, and IMG acts solely as agent for the Company and has no direct or independent liability under the Master Policy or any Certificate of Insurance.

MEDICAL RELEASE I (we) authorize any doctor, practitioner of the healing arts, hospital, clinic, health related facility, pharmacy, government agency, insurance agency, insurance company, group policyholder, employee or benefit plan administrator having information as to my (our) care, advice, treatment, diagnosis or prognosis of any physical or mental condition, and/or employment status, to provide such information to IMG and/or the Company.

CERTIFICATION I (we) hereby certify, represent and warrant to IMG and the Company that: (i) I (we) have read this Application and the brochure or they have been read to me (us), and I (we) understand them, (ii) I am (we are) currently in good health and I (we) have not been diagnosed with, sought consultation or been treated for, and have not experienced manifestation or symptoms of and do not suffer from any pre-existing condition which I (we) foresee may require treatment during the period of coverage or for which I (we) intend to claim under this insurance, and (iii) if this Application is signed as guardian or proxy of the applicant, the signer warrants their authority and capacity to so act and bind the applicant. By acceptance of coverage and/or submission of any claim for benefits, the applicant ratifies the authority of the signer to so act and bind the applicant.

I authorize IMG to debit my credit card or applicable account for the total amount due. This authorization will remain in effect for 12 months, unless earlier revoked by me in writing and IMG actually receives notice of revocation, whereupon continuing coverage may be impacted. Coverage purchased by credit card is subject to validation and acceptance by credit card company. Coverage purchased by eCheck is subject to confirmation of available funds. I agree to comply with the cardholder agreement and financial institution.