

Tips for Buying Insurance Online

Online shopping is convenient, but buying insurance online comes with some risks. As with most things related to the internet, those risks are often related to privacy and information security. Here are some helpful tips to protect you when buying [insurance](#) online.

- **Confirm that the company and agent are licensed**, as required, to sell insurance in Wisconsin. The Office of the Commissioner of Insurance (OCI) can verify the correct licensing is in place and up to date for any insurance company or agent doing business in Wisconsin. Use the **Look Up** tool (links to an external site) found on OCI's website at oci.wi.gov or by calling (800) 236-8517.
- Be suspicious of plans appearing **too good to be true; they usually are**. Search online for the name of the company and the words "complaint," "scam," or "fraud." Read reviews and see what others have to say.
- **Be careful clicking on ads**. Think twice before clicking on an advertisement; it may take you to a fraudulent website where your information may be at risk. It is better to search for the company name to find the website rather than click an ad.
- Be wary of products that are marketed like insurance but may not actually be insurance. **Many companies promising cheap insurance are selling "discount plans."** A discount plan is not insurance, but a plan where you pay a membership or enrollment fee upfront to obtain access to health care providers who have agreed to offer discounts for their services. Discount plans are not regulated by OCI. All companies selling health insurance must be licensed by OCI. If they don't have a license, what they're selling may not be insurance. Use the **Look Up** tool at oci.wi.gov.
- **Don't shop on public Wi-Fi**. It is easier for ID thieves to grab your personal information.
- **Scammers want your sensitive personal information in exchange for a price quote**. [The Affordable Care Act's](#) official government site is HealthCare.gov. Several websites have similar URLs or URLs with popular nicknames for the Act; don't get scammed. Healthcare.gov lets you compare prices on health insurance plans, check your eligibility for health care subsidies, and begin enrollment. HealthCare.gov will only ask for your monthly income and your age to give you a price quote. Never enter personal financial information like your Social Security, bank account, or credit card number to get a quote for health insurance.
- For free, reliable help navigating both state and federal health care insurance programs, start with WisCovered.com.
- **Make sure a website is secure** before submitting confidential information. Look for the security symbol next to the web address. The security symbol looks like a closed padlock icon and the website address will start with https – the "s" is important and means it is secure.
- **Keep detailed records**. Get all [rate](#) quotes and key information in writing. Once you decide to purchase online, keep a copy of all paperwork you complete and sign, as well as any correspondence, special offers, and payment receipts. Automobile and homeowners insurance companies are able to adjust the quoted premium within the first 60 days of your [policy](#).
- **You should receive a copy—not a photocopy—of your new policy** within 60 days of purchase. If you do not receive a copy, contact the insurance company immediately. Some insurers may offer electronic delivery of your policy. Note that you must consent to receive your policy electronically.

For more information or to file a complaint, visit our website or contact:

Office of the Commissioner of Insurance, 101 E. Wilson Street, P.O. Box 7873, Madison, WI 53707-7873
p: 608-266-3585 | p: 1-800-236-8517 | f: 608-266-9935 | ociinformation@wisconsin.gov | oci.wi.gov

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- **Take advantage of "free-look" periods to review your policy for accuracy and suitability.** Health and life insurance policies sold in Wisconsin include a 10- or 30-day [free-look period](#). This means you can return the policy within that time frame and get your premium back. Health policies acquired through HealthCare.gov may be exempt from this provision.