

Painless Health Coverage, LLC

"Insurance Simplified"



*Painless Health Coverage, LLC is a small, boutique Health Insurance Agency focused on providing health coverage options for Families, Individuals and Small Businesses. (15 or fewer employees)
The company is comprised of myself and my wife of 28 years, Nancy Crump.*

I obtained my first life and health license in 1981. At the time, health coverage was pretty simple. There were few choices and variable rates depending on risk. Over the years I have seen government involvement and increasing regulation turn the process of obtaining quality health coverage into a confusing mess for the average consumer and business owner. They often throw up their hands and just go with whatever their neighbor is doing. Or worse yet, they fall for whatever "deal" is being hawked to them over the phone.

Nancy & I take a wholly different approach. Every situation is different. Every need is different. We take the time to ask the questions to make sure that the options we present fully-cover the client's needs and limit their out-of-pocket risk to a number with which they are comfortable. Once we present these options, we help the client compare and contrast the coverages and come to a fully-informed decision rather than force a decision upon them. The tag line of "Insurance Simplified" is not just a catchy turn of phrase but rather a calling in our everyday work.

We are pretty much appointed with all of the major carriers across 34 states. (see below) This gives us great flexibility in designing the right plans for our clients.

Ultimately, it is our job, as insurance agents, to mitigate risk for our client. The last thing our client needs is a surprise expense. We work hard to educate our clients on their exposure and likewise seek ways to minimize that at every turn.

We look forward to assisting you,

Jim & Nancy

Jim & Nancy Crump
Painless Health Coverage LLC

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