



If you are reading this,

then you are undoubtedly considering the **AmeriPlan USA® home based business opportunity** but are looking for a good solid reason to reject it. Most people in that situation, head for their favorite search engine and try to find evidence of **widespread misconduct** and **complaints**. Seek and ye shall find is the rule for complaints against any multi million dollar company but they don't usually do a very good job of answering these complaints. **AmeriPlan USA®** is a **multi level market system** so the recruiting and therefore the public face of the company are its IBOs. I have read through as many complaints as can be found on the internet and decided that as a representative of the company I have a duty to help preserve its reputation. I encourage you to read as many of them as you can but you must have all the information from **both sides** to make an intelligent decision. **99%** of all the posted complaints can be broken down to just **3 repeating themes**.

I will start with a little background information on the company so we have something to refer to; **AmeriPlan USA®** has been in business for **15 years** now and has a little over **30,000 Dentists** on the plan nationwide. They have more than **1.5 million members** with about **40,000 IBOs**. With this information in mind, let's look at these complaints from both sides.

1. Provider Problems

The first major complaint I have seen is that some people join as members of the plan, and then they are shocked and discouraged when they find out that there aren't any providers in their area. No dental plan in existence controls every dentist in the nation so obviously some places have a lot of dentists and some areas have none at all. Almost every AmeriPlan® website I have ever seen includes a "Locate a Provider" link that allows you to look for dentists in your area before you join, so why would you join if you don't have a provider in your area? AmeriPlan Health® is different than AmeriPlan Dental® with the way its provider list works and I will explain how and why. AmeriPlan® Dentists are all individually contracted with AmeriPlan USA® and are re-certified on a yearly basis to ensure they are living up to our standards. AmeriPlan Health® however has more than 400,000 providers because they contracted with a provider list already in existence (**Beech Street**), in the health care industry this is the norm. If AmeriPlan® had a team of 20 people try to individually recruit their doctors and

each person contracted one new doctor every day, it would take 55 years to reach 400,000 providers.

2. **Accounting and Canceling**

This is the second biggest group of complaints about AmeriPlan USA® so we will address those next. I have read from several people that they had a hard time canceling or that they were still charged after canceling. AmeriPlan USA® has a policies and procedures manual that is readily accessible and it is understood that all parties should fully understand the terms and conditions of anything that they sign up for, but I understand that most people don't have time to read it so this is how it works. To cancel your AmeriPlan USA® membership or your AmeriPlan® IBO status, send an email to stop@stopmembership.com that states your desire to cancel along with your name and member or IBO number. Your cancellation will take effect 30 days from when you send the email so you will be charged one more time. This has always been the policy of AmeriPlan USA® and it's also very common in the benefits industry, be aware of this before you join any benefits plan! I read one complaint from a gentleman that said that AmeriPlan® had tried to charge his account twice in one month when he didn't have enough money in his account the first time. He further explained that AmeriPlan® was a scam and an unethical company that was ruled by greed and he should have listened to his gut feeling when he saw **red flags** because they wanted his credit card number. Is he suggesting that he could get benefits from any other company without using his credit card? The simple fact is, that's the way the world works now. Almost every company in existence that charges a monthly fee requires a credit card or checking account number! AmeriPlan USA® lives by its reputation, why would it jeopardize its 1.5 million member base by trying to unethically squeeze this one person for an extra \$20? Furthermore, if you agree to have ANY company make automatic withdrawals from your account on a repeating basis and you don't have enough money in your account when that takes place, they are going to try again a few days later; again that's just the way all modern business works!

3. **Individual IBOs**

The Last group of complaints all centers on the IBOs themselves and all of the various recruiting and training practices among them. It's inevitable and unfortunate that a few people will cross unethical boundaries in a group of over 40,000 IBOs but AmeriPlan USA® does its best to impose moral practices upon all the people that are associated with the company including terminating their association with those that would do the rest of us harm. When one of us acts solely on their own personal agenda we all suffer the consequences, so if you are considering this business because you believe you can take advantage of people, kindly exit my website. The most common complaint made in this group is that the AmeriPlan USA® work from home based business opportunity doesn't work for one reason or another, usually because new IBOs sign up and then just sit

around and wait for something to happen. They blame the person who signed them up, the company, and almost anything else they can think of, but their failure is their own making and I will explain why. **This business is no different than any other** in many respects so let's imagine you have decided to open a restaurant instead. When you acquire your business license, do you then wait for someone to come and walk you through all of the things you don't know about running a business? Of course not! If you want to be successful, you have to take the imitative to learn and go. If you can't motivate yourself to do that, then why would AmeriPlan® be to blame? Some people just can't break free from needing someone else to direct all of their actions; if this is you then I wish you all the best but please don't sign up with the AmeriPlan USA® work from home based business opportunity. All of the information you could ever need is right there at your fingertips but no one can force you to go get it and when you run your own business, no one is going to show up and do it for you. AmeriPlan USA® has an extensive training regiment along with hundreds of individual IBO training websites including the Go Team training on this website. There are also conference calls and local meetings but you have to decide to commit to what you are doing or you will just be throwing your money away. Obviously the AmeriPlan USA® work from home based business opportunity works, where do you think 1.5 million members came from? The only real difference between you and the people who have already become successful with this is that you haven't done it yet. When you start your restaurant your odds of becoming an instant success are almost impossible, you need to be committed to the idea and begin building a customer base over time. This takes years not weeks and your restaurant will fail if you give up after 2 months of slow progression. The big difference between AmeriPlan USA® and the restaurant is that AmeriPlan® costs \$50 a month to be an IBO but a restaurant requires thousands of dollars a month and tens of thousands of dollars to start. With that in mind I had a little chuckle every time I came across a complaint about how someone had lost hordes of money (\$50 a month!) in this business that doesn't work. The last point I wanted to mention here is that we deal in dental and health benefits, the single most needed service in this country today. We're not talking about selling pet rocks here; if you can't work with our product then I challenge you to find anything else that has a larger customer base and need.

I hope this article helps as many people as possible to carefully consider both sides of these complaints before they jump to the wrong conclusions about AmeriPlan USA®. It's certainly not a scam but like owning any business, it's also not for everyone.

Sheenan Porter
Regional Sales Director