

Hiring an attorney isn't cheap. But many people have found a manageable way to handle legal costs: They use pre-paid plans.

Much like insurance policies that cover legal services, doctor's visits or car-accident expenses, these plans have grown in popularity over the years.

Consumers pay a predetermined amount each month and in return gain access to a variety of legal services. Some services are covered completely under the plan, and those that aren't generally come at a discount.

"We've seen just a huge increase in the number of people who are actually using it to get legal consultations of a wide variety," said Orlando attorney Dan Mantzaris, who practices at deBeaubien, Knight, Simmons, Mantzaris & Neal.

About 40 percent of the firm's work is on behalf of clients using prepaid legal services, he said.

The firm works through Pre-Paid Legal Services Inc., a publicly-traded company based in Oklahoma that's one of the country's larger providers. Other providers include ARAG, Countrywide Pre-paid Legal Services and Hyatt Legal Plans.

The problems

Pre-Paid Legal Services Inc. recently identified the top services for which people use its attorneys:

- Real estate: Help with transactions, landlord and tenant issues, foreclosures and short sales.
- Consumer finance: Retail transactions for warranties, guarantees and other contracts.
- Family Law: Divorce, child support, child custody and child visitation.
- Debt collections.
- And estate planning.

According to a survey conducted for the American Bar Association, more than 70 percent of respondents said they could have used a lawyer over the past year.

"Most people don't realize there are a lot of aspects of their everyday lives that have legal aspects to them," Mantzaris said. "If we can get people to contact us before they get to be big problems, we can provide them a lot better service."

For example, a dispute with a car mechanic over a payment. Or a review of cell-phone contracts.

Right now, many consumers seem to be having problems with companies not honoring warranties, said Leslie Fisher, Pre-Paid's vice president of attorney resources.

Up to 85 percent of problems brought to lawyers through pre-paid plans can be resolved easily, according to the American Prepaid Legal Services Institute, a Chicago-based nonprofit group that provides information to the prepaid legal services industry.