

Health Insurance Covered - Types Of Plan

Contributed by Webmaster
Wednesday, 07 January 2009
Last Updated Wednesday, 07 January 2009

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There are various types of Health Insurance Plans available and basically, this is how they operate.

Private medical insurance will pay for all the consultations, examination, tests and operations which are necessary for your illness. You will be treated in a private room and there will be virtually no waiting lists to contend with. You will have a choice of where and when you are treated. These plans can be taken as an individual, a couple or a family. They are normally on a yearly contract and premiums can usually be reduced by paying an excess on each claim.

Premiums can increase each year as a result of medical inflation and also payments will naturally increase with age.

It is possible to reduce the cost of the full package by paying a proportion of the claim yourself. By restricting the range of the cover or by taking out cover of hospital treatments only there are also big savings in cost to be made.

Critical illness insurance is another product to consider. If you are found to be suffering from a critical illness, you will be paid a tax-free chunk of money to use as you wish. Treatment for critical illness can be long and hard, with many family expenses involved. Critical illnesses are normally the more serious cancers, heart attacks, strokes and a range of other illnesses. These will be listed on the policy documents and you should read through these with great care.

There is a plan which offers low-cost health insurance to individuals and families. These provide cash for run-of-the-mill medical expenses, such as dental care, visits to the optician or physiotherapy. They are simple cash plans and are very effective.

A very important part of travel insurance is the medical side of things. Particularly in the case of youngsters going off on extended travel, it's good to know there's cover in place in the event of an emergency.

Unfortunately, not everyone can be covered for every illness. Pre-existing conditions are those which have been diagnosed or treated before applying to join a medical plan. In most cases the insurer will refuse cover for any condition which has applied in the 5 years preceding the application.

Within the actual cover, some exclusions exist, too. They vary and can include pregnancy, infertility, cosmetic surgery, some chronic, recurrent or long-term conditions or treatment outside the UK. Long-term illnesses such as multiple sclerosis or asthma are usually excluded too.

The only way to find out about these matters is to look into each plan carefully. Check out just what the cover offers and when filling in applications for medical insurance, make sure that you're completely honest and open with your insurer.

Actually, there is another way! Get in touch with an on-line insurance broker. They'll give you all the help you need to get the right product. They'll search a whole range of insurers and come up with what's right for both you and your pocket.

Brokers Online offers its clients access to great deals on Health Insurance Quotes, cheap mortgage insurance and much

much more.

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