

## Health Insurance Covered - Claiming

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When it comes to taking advantage of you health cover the first decision is whether or not you need to see a doctor privately. Your GP may advise you on this and depending on the way your insurer works, you may need to find an idea of the cost involved. Some insurers require that you settle your bills with the consultant or hospital, whilst others prefer it if they are left to settle the hospital account directly. Check this out when you are getting your quotations in and think about it. You may be paying out large sums of money and whilst there should not be a delay in repayment, you may not want to be concerned with this and prefer instead to go for a policy where you simply get on with your recovery and leave the bill-paying with someone else.

Some insurers have an age restriction on new customers, whilst others will accept people of any age. As people get older the chances of them needing an increased level of medical care is greater and consequently their private health insurance premiums will normally increase.

At the other end of the scale, however, lots of younger people place health insurance way down their scale of priorities, at a time when setting up home and securing that first mortgage is foremost in their minds. This is the best time to set up some sort of cover, though, whilst they are young and healthy. Also, if they are taking on high financial commitments, it is essential that any health problems can be dealt with, with minimum delay and time away from work.

Usually your insurer will offer a married couples or family plan. Again, should any of the family need care it will be given quickly and cause least disruption and much less worry, for the whole family.

In the UK, we are lucky enough to have a very wide range of health insurance plans. You need to consider your choices carefully. It might be a good idea to look into the choices of hospital on offer in a particular plan and consider why they were chosen. Apart from your budget, you should think about your particular needs and whether the plan in question fits these conveniently.

You do not have to go for comprehensive plans. Not only can you appreciably reduce the premium which you pay by deciding to pay an excess charge but could reduce the cost beyond this by taking out cover in which you only pay for hospital treatment and in-patient care. In-patient care can be very expensive and you should always cover this eventuality.

Payment for your health insurance policy is another consideration. Usually the amount paid will increase every year, but some insurers will offer another option - that of a fixed price option, where you can make fixed payments over an agreed period.

There are a number of pre-existing conditions which insurers have reservations about. In some cases the insurer will refuse to insure, whilst in others you will be offered cover, but with exclusions.

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