

Top Ten Health Insurance Tips For Your Clients

When your clients are switching health insurer or buying health insurance for the first time there are a few points that you should get them to watch out for:

1. Cover for private accommodation in public hospitals in most cases does not guarantee fast access to treatment. Make sure you have a plan with some access to private hospitals.
2. Check that hospitals local to you are not excluded and don't have excesses applied to accommodation.
3. Check that there are no shortfalls on specific treatments or procedures such as radiotherapy, chemotherapy, orthopaedic.
4. Check that you have full cover for day case treatment such as chemotherapy, radiotherapy and colonoscopies in private hospitals – these procedures account for 60 -70% of all health insurance claims.
5. Try to ensure you have cover for direct settlement MRI and CT scan centres which are local to you. This means you won't have to wait to get access and you don't need to pay if they are classified as 'direct settlement' centres.
6. Try to ensure you have cover for major cardiac procedures in the Blackrock Clinic, Mater Private & Beacon Hospitals.
7. Check that there is a low outpatient excess, this will ensure you get more money back from your outpatient expenses.
8. If you want cover for day-to-day benefits such as GP, Physiotherapist and dentist ensure that you are getting long term value for money – check the cover for each benefit & how many visits are covered per benefit
9. Check for any other benefits that may be of interest to you – health screening, maternity benefits, kid's benefits etc.
10. Consider the health insurance needs of all the family individually – consider different plans & levels of cover for each.