

HEALTH INSURANCE

Health insurance has relevance to both you and the person you care for, but in different ways, says Jan Lawson.

Insurance contracts are designed to cover short-term acute conditions which occur after the policy has been put into effect. Medical conditions which existed previously are excluded altogether, or at least for a qualifying period.

Long-term chronic conditions, which may be precisely the types of conditions requiring the services of a carer, are specifically excluded. Chronic conditions are those from which a recovery to full health is unlikely.

Assuming the patient was insured before the onset of their condition, the insurer will pay for initial tests, investigations, operations and postoperative care up to the point where medical opinion is able to diagnose conclusively that the condition is chronic. After discussions with all concerned, cover is then withdrawn.

The dependence of a person on their carer is obvious, and so it is vital that if the carer is ill they are treated with as little disruption as possible. Health insurance can allow treatment to be arranged at a convenient time.

conventional physiotherapy.

More expensive schemes, targeted towards the 'luxury' end of the market, tend to include some cover for normal maternity, dental and optical treatment and a long list of so-called 'added value extras'. But as medical costs and the corresponding insurance costs have increased, insurers have designed lower cost plans to meet the demand for affordable cover.

As the key to reduced costs tends to be reduced cover, this can be achieved in many ways. The first method was to restrict cover to situations where the NHS waiting list for a particular condition was six weeks or longer.

The next was to remove cover for outpatient treatment, unless this immediately preceded or followed admission to hospital. This has now been developed by some insurers to totally remove all cover for outpatient treatment.

Other approaches have been even harsher, such as providing cover for inpatient surgical procedures only, or in one case limiting cover to a specified list of surgical procedures.

USEFUL INFORMATION

Private Health Partnership

8 Manor Square
Otley
West Yorkshire LS21 3AP
Tel: 01943 851133
An impartial consultancy service on private healthcare schemes. The current fee is £10 for detailed consumer information and advice

TYPES OF SCHEME

Many different types of scheme exist, beginning with the 'standard comprehensive plans'. These are designed to cover consultations with a specialist, tests, investigations, resulting hospital treatment (whether medical or surgical), together with any follow-up consultations or treatment. These schemes will now frequently include some cover for treatment by chiropractors and osteopaths, as well as the more

SEEK INDEPENDENT ADVICE

Having said that reduced cost tends to mean reduced benefits, large variations do exist in the premiums charged by insurers for very similar cover.

As there are 30 insurers selling 400 variations of private healthcare schemes, it is important to seek independent advice to ensure that you obtain the most appropriate and cost-effective cover for your circumstances and needs.