

I've cut out health cover and feel better already

Such was the title of a 'certain' article in a 'certain' newspaper written by a 'certain' famous personage, which was passed to me recently. Having just had some difficulty with this very subject, I called the paper to get permission to re-print the article in its entirety. As well as being quite interesting, the article was written with a certain amount of style and levity. The Newspaper, although very pleasant about use of their material - suggested I should not reprint the 'certain' article since it was they said, under a degree of legal process at the moment.

Determined not to be totally gagged, herewith the basic facts outlining the gist of the subject, without I trust, too many identifiabiles:

The 'certain' writer who was previously paying over £450 per month for his family's 'full diamond-plus gold-star' health cover uncovered a flaw in the system. His wife had discovered a 'lump' and visited the doctor. The doctor, being somewhat concerned brought in a specialist consultant. Tests were done and although the lump turned out to be benign it was removed for a fee of £143 plus a consultants fee of £105 plus hospital charges of £324. Total £572. The bill was sent to the 'certain' insurance company.

After 4 months the insurance company wrote back saying that it was not in a position to pay the bill since the operation was 'cosmetic' and if the 'certain' writer had read a page of the rule book, the small print apparently advises that 'it will not pay for the removal of surplus tissue from any part of the body'

Obviously incensed, the 'certain' writer did a bit of research concluding that since his insurance bill over a 20 year period would add up to over £100,000 he could probably save enough money to actually pay for anything his family might need. In the UK anything outside of the 'budgeted' amount would be covered by the NHS - so why bother with anything else?

My own recent experience concerned a colleague who had been admitted to a 'certain' hospital in a 'certain' country readers may know quite well. The hospital advised the 'certain' insurance company that the patient needed 3 or 4 days in hospital for tests. The insurance company agreed to pay for 5 days stay.

After 14 days stay, I discovered that the patient was effectively being held hostage for the cash difference between the 5 days agreed by the insurance company and the 14 days hospitalisation.

The hospital had apparently told the patient that he could only be discharged when a 'certain' solution for his problem was available at home.

The insurance company had declined to pay for the 'certain' solution since they said the small print expressly carried an 'exclusion' clause in this respect. Since the 'certain' solution was not available at home the 'certain' hospital had until then, declined to discharge the patient and as far as the 'certain' insurance company was concerned, the hospital had failed to justify the additional time the patient had then spent in hospital. Realising they might then have a shortfall in their cash flow, the 'certain' hospital had then tried to insist that the patient paid cash for the difference before he would be allowed to leave.

Catch 22!

After several international phone calls to the 'certain' insurance company's HQ I asked for a local or at least regional telephone number so that I could attempt to get someone local to sort out the mess. An HQ representative told me that that would be a waste of time since, and I quote 'the only people out there are salesmen and they don't understand the small print anyway' unquote!

After about seven or eight phone calls I'd spoken to about six or seven different people - each of whom told me this situation was not their problem and they'd pass me on to someone else. Only once did anyone actually call me back - and that was to tell me that A, they wouldn't pay for the complete stay and B, they wouldn't pay for the home solution.

Unbelievable? - that's what I thought - but I was there, and that is what happened. Were it not for the thought of a 'degree of legal process' I'd name them and shame them!

So do you need health cover?

Today, health care costs are high, and getting higher. Who will pay your bills if you have a serious accident or a major illness? You buy health insurance for the same reason you buy other kinds of insurance, to protect yourself financially. With health insurance, you protect yourself and your family in case you need medical care that could be very expensive. You really can't predict what your medical bills will be. In a good year, your costs may be low. But if you become ill, your bills could be very high.

Today, there are more types of health insurance, and more choices, than ever before. Just how easy is it to



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