Health insurance policy review checklist

Questions to ask before you buy or renew

COST

- [ ] What is the total annual premium for everyone covered?
- [ ] Is there a deductible or excess? Per year, per person or per claim?
- [ ] What co-payments or co-insurance apply, and to which services?
- [ ] Is there an out-of-pocket maximum?
- [ ] How much would a year with a hospital stay cost me in total?

LIMITS

- [ ] What is the overall annual limit? Is there a lifetime limit?
- [ ] What sub-limits apply (cancer, ICU, scans, maternity, outpatient)?
- [ ] Are limits per person or shared across the family?

BENEFITS I NEED

- [ ] Inpatient and outpatient care
- [ ] Maternity and newborn care, and their waiting periods
- [ ] Chronic conditions and medication
- [ ] Dental, optical and mental health
- [ ] Emergency evacuation and repatriation
- [ ] Preventive care and check-ups

EXCLUSIONS AND CONDITIONS

- [ ] Which conditions and treatments are excluded?
- [ ] How are pre-existing conditions handled (moratorium or full medical underwriting)?
- [ ] What waiting periods apply, and to which benefits?
- [ ] What must be pre-authorised, and how?
- [ ] Are there age limits for joining or renewing?

WHERE AND HOW

- [ ] Which countries does the policy cover? Is the USA included?
- [ ] Which hospitals are in the network? Is there direct billing?
- [ ] What happens if I am treated outside the network?
- [ ] How and by when must claims be submitted? How fast is reimbursement?

RENEWAL AND SERVICE

- [ ] Is renewal guaranteed? Can terms change at renewal?
- [ ] How have premiums changed in recent years?
- [ ] Is emergency assistance available 24/7?
- [ ] How are complaints and escalations handled?

General information by Charles Omega Kibuli · charles.oghcglobal.com. Not insurance advice or a recommendation of any product. Read the current policy documents, and speak to a licensed intermediary for personal advice or to buy cover.