

HEALTH INSURANCE CHECKLIST ✓

11 Questions To Ask Before Buying Health Insurance

- ☐ **Do you know the exclusions?**
Some policies may exclude specific types of cancer, STDs, injuries resulting from specific sporting activities, and other ailments.
- ☐ **Are there waiting periods?**
Depending on the insurer, some policies have waiting periods of 1 month or longer before a specific condition is covered. Check with your insurer to ensure you're covered from the day your policy begins.
- ☐ **Is the policy renewable?**
In Thailand, many insurance policies aren't renewable. This means an insurer can cancel your policy if you become too expensive; for example, if you develop a serious condition like cancer.
- ☐ **Do you know when an insurer increases premiums?**
Do they automatically increase every year? Will they increase if you make a claim?
- ☐ **Do you have emergency and accident cover when traveling?**
Many plans cover emergencies abroad, but it's worth verifying with your insurer.
- ☐ **Are you covered for routine and planned treatments abroad?**
Are you covered only in Thailand? Or can you undergo surgery, or receive routine or emergency treatment when you travel abroad? Your plan will be more affordable if you're only covered in your resident country.
- ☐ **Are pre-existing conditions covered?**
Some insurers will charge a higher premium, apply an exclusion to the condition, or both. Other insurers will reject coverage completely. Unlike social security and public healthcare systems, it's normal for private insurance companies to not cover pre-existing conditions. Also, be aware your insurance consultant likely won't be able to confirm whether or not a specific pre-existing condition will be covered. They can, however, gauge your expectations.
- ☐ **Are you covered for inpatient (IPD) and outpatient (OPD) treatment?**
Health insurance policies typically cover Inpatient treatment (IPD), which is medical care you undergo while hospitalized. Outpatient treatment (OPD)—medical care, such as doctor consultations, check-ups, diagnostic tests, etc—aren't covered in a policy unless you pay extra. With that said, review policies carefully to see which benefits are covered under IPD and OPD. Medications, for example, may only be covered under IPD, and not OPD.
- ☐ **Do you know your benefits' limits?**
In Thailand, policies come with an annual limit of cover and a procedure specific limit of cover. Ask your insurer what your policy limits are to ensure you have enough cover for hospitalizations, medical emergencies, and serious illnesses.
- ☐ **Does your policy cover motorbike accidents?**
Policies vary greatly among insurers. Some will cover you 100% for most motorbike accidents, others will cover 50%, and others don't include any cover.
- ☐ **Did you read the policy's terms and conditions?**
On the surface, many insurance policies can appear similar. But when you read the terms and conditions, you may notice drastic differences not shown in the table of benefits. For example, chronic conditions may be excluded in the terms and conditions, but not be mentioned anywhere in the table of benefits.