

Critical Illness or Health Insurance?

Many people around the world believe that having health insurance is enough to see them through difficult times when they fall ill.

DUBAI, UNITED KINGDOM (+44), UNITED ARAB EMIRATES, May 18, 2019 /EINPresswire.com/ -- Many UAE residents seem to be confused by the different types of insurance in the marketplace - and indeed whether they're eligible for them as many people are expats living and working in Dubai, Abu Dhabi or one of the other UAE states.



Critical Illness or Health Insurance?

Health insurance is a great insurance to have but it's not usually the case that it will provide the right level of coverage should you fall seriously ill. By not having the right kind of insurance in place it could end up costing you a pretty penny should you ever suffer from a major health issue. Even people whose employers have provided healthcare insurance genuinely believe that the insurance would provide complete cover should they fall ill. This is not the case as over 60% of policies do not provide comprehensive cover and as a result many people who fall ill end up paying the medical costs out of their savings or borrowing from family and friends. As healthcare costs rise globally costs can very soon spiral out of control leaving people in debt.

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Ian Featherstone

Ian Featherstone of IAE Insure states – “Over the years I have met people who believe health insurance- whether from their employer or whether they've taken it out

privately- will meet their costs whilst they recover. Let me really clear about this. A health insurance policy is designed to cover medical expenses and not much else. Critical Illness Insurance however, is a type of insurance that pays out a tax-free lump sum if you're diagnosed with a specific medical condition or illness and will ensure you have the right level of cover thus avoiding expensive medical and care bills.

What's more standard health Insurance cover is strictly allied to the type of treatment someone might need to receive. So if for example the policy holder has to have some specialised treatment such as a new type of chemo or radiotherapy there's a good chance the standard policy will not cover these costs. What's more- and again many customers don't realise this- if the policy holder has to have home visits from specialist nurses or occupational therapists or physiotherapists, then a standard policy will not meet these costs.”

“Critical Illness Insurance is the best protection you can have if you want to ensure you are covered should you fall ill or are diagnosed with a long term illness” Ian Featherstone continues. There are a whole host of reasons why people take out this type of insurance protection and so understand the benefits of Critical Illness cover.

Single people might want to ensure their mortgage carries on being paid whilst people with family commitments want to ensure the family is provided whilst they recover.” As recovery can also mean adapting your home or car, a Critical Illness payout will help you meet these additional costs. “Health Insurance is not designed nor will it cover these costs. Ideally Critical Illness cover can be taken out alongside Health insurance but like anything you buy you need to understand the costs involved and the levels of cover needed.”

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