



How to select a Health Insurance Plan

While considering insurance policy, ask yourself the following basic questions with respect to the plans:

- What will it cost you to cover all the members of your family?
- How much will you have to pay from your pocket, if at all, while putting in a claim?
- What are the limits imposed on various illnesses?
- What hospital network is available?
- What if you have to take a treatment from a hospital outside the company network?
- Does the policy offer to cover the cost of a second opinion?

Checklist for selecting a health insurance company

		X Company	Y Company	Z company
1	Basic Features			
	Yearly Premium			
	Sub-Limits			
	Co-Payment Clause			
	Hospital Network			
	Cashless Claim			
2	Coverage Within Network			
	In patient Hospitalization			
	Pre & Post Hospitalization Expenses			
	Day Care List			
	Medical Tests			
	Maternity Expenses			
	Child Coverage			
	Domiciliary Treatment			
	Pre-Existing Conditions			
	Preventive Health Checkups Facility			
	Dental Coverage			
	Exclusions			
3	Coverage Outside Network			
	Pre-Conditions			
	Claim Settlement Period			
4	Other Evaluation			
	Claim Settlement Process & Ratio			
	Services			