



## QUESTIONS TO ASK BEFORE TAKING OUT PRIVATE INSURANCE

As you will see there are many questions, and you'll ask is this necessary?

**It is**, because you do not want to have paid in for 10 years, then be diagnosed with cancer and have your company tell you that the oral medicine prescribed to you is not covered. Perhaps even dialysis, or specialized therapy.

The above are part of the basic services in the NHS, and in my opinion, should be covered too, but when one goes to shop for insurance, we usually choose based on the marketing skills of the person we are talking to and that is a mistake.

So here I leave you some very important questions to ask when taking out a private medical insurance (these are NOT in order of importance)

### 1. Which companies have the best reputation?

This is very difficult to find out, because anecdotes do not constitute evidence. A study has been made by the investigative TV program "Consumidores" and they attained a rank. I will not post that rank here because I do not completely agree with their methodology, but you can find it [here](#).

### 2. Have they got good quality doctors?

Usually here in the Costa (and I think that would be all over Spain), the doctors are the same. Here all insurance is covered in the main private hospitals.

### 3. Do they offer assistance in any other country?

This is a good plus.

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## **4. Will the insurance cover out of hospital medications, for example oncology on an out-patient basis?**

This is highly important. I have known many people that have insurance, and suddenly they are not covered for cancer treatment, because the treatment comes in pills, and this medication is exorbitantly priced.

Keep in mind that all treatments are heading towards an out-patient basis. **This is a very important question to ask.**

## **5. What happens if my injury is because of taking part in a “dangerous” sport is it covered?**

There are many companies that EXCLUDE what they describe as “dangerous sports” (skiing for example!) Which sports are considered dangerous and not covered?

## **6. Is there a maximum payment that they will allow in one year?**

This means if there is a cap on what THEY will pay in one year. This is very important also. Medicine is very expensive

## **7. Does the policy cover check-ups?**

This is Very important.

## **8. Does the policy cover TAC, MRI, and PET scan?**

(The last one is VERY important for cancer)

## **9. Does the policy allow me to choose my GP and specialist?**

## **10. Do I have co-pay?**

## **11. Does the policy cover dental care or can I add it on for a small amount?**

## **12. Does the policy cover any form of human transplants?**

## **13. Does the policy cover any special procedures such as dialysis?**

## **14. Does the policy cover all screening tests?**

Video-colonoscopy or mammography, etc.?

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**Below are items to keep in mind when dealing with Administration:**

- 1. Coverage:** are they transparent about coverage? Or is it written in a vague language or even impossible to understand legalese?
- 2. Exclusions:** What kind of things do they consider as a pre-existing condition?
- 3. Waiting period:** what are their waiting periods, and what happens if something occurs during those dates?
- 4. Change of company or unsubscribe?** Many companies do not have a get out clause from your policy for the full year that you have signed up for, but they can “sack” you as a client if they want to.

There is a very good paper (in Spanish) where an in depth investigation of Insurance Companies can be found, you can access it [here](#).

Taking out a private insurance is not an easy matter, and the decision is often based on the wrong reasons, so if you are considering taking one out, contact me and for a small fee we'll go over your needs to get the best policy for you.

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14/01/14

<https://www.facebook.com/groups/citizensinpain/>

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