



# Health insurance costs can leave you feeling sick

**H**EALTH cover is a major expense in Ireland; nobody wants to face delays or money worries if illness should strike. However, standard health insurance policies aren't the only options. I spoke to health insurance expert **Dermot Goode**, of [totalhealthcover.ie](http://totalhealthcover.ie) about health cash plans. These don't provide cover for hospital stays or access to consultants; rather they are designed to cover everyday medical expenses such as GP and dental costs.

"Cash plans are brilliant, they are hidden gems," Goode said. These are not a substitute for health insurance, but if you don't want or can't afford insurance, health cash plans are well worth having and, even if you do have health insurance, cash plans fulfil a different need and can be used to complement existing cover. They are designed to cover out-of-pocket health expenses.

"The best provider in the market is HSF, by a mile," said Goode.

HSF family cover costs less than €700pa and covers both parents and any dependent children up to age 21, no matter what the family size.

"For this cover, they will refund you a percentage of the cost for

dental or optical visits, a set number of GP visits, and also provide a cash payment in the case of a hospital visit."

Physiotherapy and things like trips to a chiropractor also qualify under these plans, something that Goode

feels makes them ideal for people in their 20s, who may not yet want to take out full insurance but will benefit from some cover.

"The challenge is that most people don't know these exist and how useful they are," said Goode. "HSF is a registered charity, with any profits donated to assist those in medical need, so it doesn't spend money on marketing.

"You serve normal waiting periods just as you would do for regular health insurance policies, but this doesn't apply to GP and dental costs, which are immediately covered, plus you don't have to wait until the end of the year to get the refund, you can claim benefits under these policies as you go."

Another option many consider when protecting against ill-health is serious illness cover, which pays out a tax-free lump sum. Nick McGowan, insurance broker and director of [lion.ie](http://lion.ie), warns that, like the cash

plans, this doesn't replace health insurance cover.

"A decent health insurance policy will cover your medical bills, regardless of the illness," he explained. "Serious illness cover will only pay out if you contract a specific illness, as defined by your policy."

Goode and McGowan warn people



to read the conditions of making a claim with particular care. Don't choose the policy that covers the largest amount of serious illnesses.

McGowan explained: "Some insurers add new illnesses just so they can announce 'we now cover 67 illnesses'."

Cancer, heart attack, and stroke make up around 80% of all claims, and another seven illnesses, including MS and Parkinson's disease, make up around 15%. So that's 95% from 10 illnesses.

"Frankly, you're more likely to be attacked by a bear than successfully claim for some of these exotic illnesses."

Use a broker to see which insurer offers the fairest definitions of heart attack, cancer, and stroke and don't delay getting cover, because you think you're too young to need it.

"Serious illness can strike at any time so, if you think you need cover, take it out today; you'll never be younger so your policy will never cost less. If you wait until your 50s or 60s, the price could be unaffordable. Unfortunately, some people only consider serious illness cover after they've had a scare; at that stage it's too late."

McGowan also suggests looking at income protection, as it may be a better policy for some.

"It pays you up to 75% of your income if you are out of work due to any illness or injury. You don't have to fulfil a strict definition of an illness, anything that prevents you from working is covered."

## DEAL OF THE WEEK

Irish families hoping the sun shines for the final month of the school holidays can get their gardens summer-ready with a trip to Aldi from Thursday. They have jumbo paddling pools on sale for €17.99, available in either rectangular or hexagonal shape. The pools come with a screw valve for easy inflating and deflating and a water release valve on the bottom.

A repair kit with self-sticking patch, cup holder, and cushion is also included.

For the same price you can add to the fun with a water slide that can be connected to a garden hose and has two lanes and inflatable 'surf riders' for racing.

Aldi's highly rated sunblock range also goes on sale on Thursday, to protect the junior surfers as they play. The sun protection factor ranges from 15 to 50 in both lotions and sprays, plus versions for sensitive skin.

The sun protection range is priced between €2.99 and €5.99.



■ If there are any consumer issues that you'd like Gráinne to address or if you have problems that Gráinne could help with, she can be contacted at [makingcents@examiner.ie](mailto:makingcents@examiner.ie)