



Article Side

Health care insurance by [CRYSTAL Ayers](#)

Article published on June 27th 2012 | [Book Marketing](#)

Many New Zealanders are of the belief that private medical insurance is only needed when you are over 50 years of age. Although having private medical insurance is probably one of the most valuable things to have as you get older, taking out a quality health insurance policy at a young age is a very valuable and wise decision.

Generally as we age our health begins to deteriorate and we run an increased risk of experiencing a variety of common health complaints such as high blood pressure, diabetes, high cholesterol, irritable bowel syndrome, or diverticulitis. The best health care insurance policy is one that has no exclusions and provides private medical treatment for illness or injury if and when you require it.

Many young people do not realise that insurance companies will not cover them for any pre-existing health conditions they have. If you look to take out a medical policy and already have, or have had in the past, any illness or injury, there is a very high chance that your new policy will exclude these conditions. For example if you dislocated your right shoulder playing sport during your teenage or early adult years and needed treatment for this, your new insurance company would most likely refuse to cover you for any medical treatment you required on that same shoulder later in life, whether your new shoulder condition had anything to do with dislocating it when you were young or not.

The best time to take out private medical insurance is when you are young and healthy, meaning you are less likely to have any pre-existing conditions that would be excluded from your medical policy.

Health care insurance does not need to be expensive. If you are under the age of 30 years, are within a healthy weight category and you are a non smoker, you can have a quality medical insurance policy for as little as \$24 per week. This means that if you suffer an illness or injury and require medical or surgical treatment you will be able to receive prompt treatment, bypassing the lengthy waiting lists of New Zealand's public health care system.

Not all health care insurance policies are the same. And you have a variety of options to choose from when deciding how comprehensive you would like your medical policy to be. You can opt for hospital only cover, you can opt for specialists and tests, you can opt for dental or alternative medicine. You even have the choice of taking out a policy from an insurer who will pay for non-Pharmac treatment, treatment that is not subsidised by the New Zealand government.

Article Source:

<http://www.articleside.com/book-marketing-articles/health-care-insurance.htm> - [Article Side](#)

[CRYSTAL Ayers](#) - About Author:

For more information please visit our website a [imcovered insurance](#).

Article Keywords:

health care insurance, medical insurance