

# Medical insurance dilemma

ARE you insured? Or over-insured? Or you're unsure of your life insurance situation? Here are some frank insights on medical insurance, focusing on various aspects of critical illness insurance that could help to unravel your dilemma and discover solutions in medical insurance.

**Q: I had a heart attack recently and my cardiologist found that two of my arteries were blocked while another was partially blocked. Under which critical illness should I claim on my policy?**

**A:** For heart conditions involving arterial blockages, there are four critical illnesses you can consider for making a claim. They are heart attack, coronary artery disease requiring surgery, other serious coronary artery disease and angioplasty.

If you had a heart attack you can make a claim under heart attack. For your claim to be admitted, you must satisfy the insur-

ance company that the following conditions are fulfilled:

1. You must have a typical history of chest pain prior to your admittance to hospital
2. ECGs will normally be done once you are in the hospital. These ECGs must show changes reflective of a heart attack.
3. The hospital should also be monitoring the rise and fall of your serum biomarkers such as creatine kinase-MB and troponin.

Otherwise, if you have narrowing of at least three major arteries of your heart of more than 60%, you can consider making a claim under the critical illness "Other Serious Coronary Artery Disease".

If you had undergone a coronary artery by-pass surgery, you can make a claim under "Coronary Artery Disease Requiring Surgery". This is open heart surgery in which, bypass grafts are inserted to circumvent the clogged arteries.

If an angioplasty was done instead of



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an open heart surgery, some critical illness policies will pay for such an event. The angioplasty done can either be balloon angioplasty or the insertion of stents.

However, only a percentage of the sum assured will be payable for claims made under angioplasty and you can only make one claim under angioplasty.

**Q: I have bought an education policy for my child. How can I ensure this policy can continue to provide the necessary funds for my child's education if I suffer a critical illness?**

**A:** Most education policies do provide a waiver of premium benefit insuring the

life of the parent who owns that policy. This benefit can either be purchased by the payment of additional premium or it comes together with the education plan as a package.

If the parent suffers from a critical illness, all future premiums shall be waived. The education policy will continue to enjoy all the benefits it is entitled to until it reaches maturity. The sum assured plus whatever bonus accumulated will then be paid for the education of your child.

The article is courtesy of  
Life Insurance Association of Malaysia.  
For further information,  
please go to [www.liam.org.my](http://www.liam.org.my).