

Getting the most out of your hospitalisation insurance card

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.

When you purchase hospital insurance, most insurance companies will give you a medical card together with the policy. This medical card allows you the convenience of getting admitted into hospitals that are in the insurance company's panel of hospitals.

On admission, you need not have to pay for admission deposits (except for small amounts as required by the individual hospitals to cover



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for incidentals not covered by your insurance policy).

When you are discharged, you need not have to physically pay for your hospital expenses. This will be paid for by your insurance policy, provided the hospitalisation meets the terms and conditions of the policy.

With this arrangement, it removes the strain of having to uplift your cash deposits or to raise funds to pay for your hospital bills at a time when getting the illness treated is of primary concern.

Before getting admitted to the hospital, you will have to ascertain whether that hospi-

tal is one of your insurance company's panel of hospitals.

If it is not in the panel, it does not mean that you cannot be treated in that hospital — just that you will have to pay for the hospital fee first and then make a claim for reimbursement later.

A letter from the attending doctor, giving brief descriptions of diagnosis, the necessity for hospitalisation and the treatments given, together with the original bills and receipts will normally be required to make a claim.

If the hospital is in the panel, you can show your medical card for admission to the hospital. The hospital will communicate with your insurance company or the third party provider appointed by

your insurance company for the issue of a "guarantee of payment" letter.

On discharge, you are required to go through your medical bills. Clarify with the hospitals the charges for the treatments provided to ensure that the billing is correct. If they are correct, your insurance company may require you to sign off the bill and they will then pay the bill on your behalf.

You will have to pay to the hospital for charges and incidentals that are not covered by your insurance policy and this includes your share of the payments under the co-insurance or co-payment clauses. Remember to get back from the hospital the initial deposit, if it has not been utilised.