

# CHRONIC CONCERNS

Does your health insurance cover chronic illnesses? Don't know? Ignorance is not bliss, even on paradisiacal Phuket, when it comes to your health insurance policy's fine print, reminds insurance broker **LAWTONASIA**



**FROM ABOVE**  
Look for a programme that offers full coverage for chronic illnesses originating after you or your family have become insured; insurance guidelines are open to interpretations that cause inconsistencies among insurers who categorise illnesses differently

**T**HE ISSUE OF WHETHER YOUR health insurance covers chronic illnesses is highly emotional, so let's define two types of conditions before we proceed. The Association of British Insurers describes a chronic condition as a disease, illness or injury with as least one of the following characteristics: indefinite duration with no known cure; certain or potential recurrence; permanence; rehabilitation or special training to cope with the condition; long-term monitoring, consultations, check-ups, examinations or tests. Conversely, an acute condition is defined as a treatable disease, illness or injury with an expected full recovery, or return to the person's former state of health immediately preceding the said condition.

Now let's get back to the question. In reality, most private insurance policies are designed only to pay for treatment to cure acute conditions and get policyholders back on their feet. The guidelines, however, are open to interpretations that cause inconsistencies amongst insurers who

categorise, and thus cover, illnesses differently.

Ironically, a second dilemma is medical advances that distort the differences between acute and chronic conditions as some conditions that were previously incurable are now treatable. Finally, policyholders' expectations regarding actual treatment costs can fall wide of the mark. Most people with full medical insurance expect to receive full coverage by the insurer and fail to appreciate the distinction between acute and chronic conditions.

So, where does that leave most insured people diagnosed with long-term chronic illnesses? How do you tell someone who has just been diagnosed with cancer that his or her policy does not cover and pay for available, but expensive life-prolonging treatment?

LawtonAsia is one of Southeast Asia's leading independent insurance brokers. Our Premier International Healthcare Programme 3 provides full coverage for chronic illnesses originating after you or your family have become insured. For additional information, call us at 66-2654-1170 or visit [www.premier-ih.co.th](http://www.premier-ih.co.th).