



Why choose a private health insurance?

When you are an expatriate, choosing to buy a private health insurance plan may not be a luxury but a necessity because it offers the guarantee of good medical care, regardless of the country you settle in. International health insurance can greatly facilitate the process when requiring healthcare, it can offer peace of mind and above all, can ensure that quality medical care is provided as needed.

International health insurance

With international health insurance you can avoid any potential inconveniences of local health insurance plans. First of all, your health insurance is not geographically limited to the country in which you reside, you can choose to be covered anywhere in the world depending on the coverage area of your insurance policy, and, importantly, in your native country. International health insurance covers you from the beginning of your medical costs, from the first pound you spend and includes coverage for private GPs, which is useful for the entire family. Maternity, dental and optical health care, pharmacy costs and chronic disease monitoring can be included in your policy. Expats can also consult private general practitioners or specialists such as a paediatrician or gynaecologist, giving members options outside of the NHS. In addition, recurring diseases are often more comprehensively covered than with local health insurance.

One of the many advantages of international health insurance is the possibility of being treated by a doctor speaking your native language. The international medical centres available in London can be costly; private international health insurance allows you to be treated within these international medical centres while enabling you to keep your costs in check.

An international health insurance package could offer benefits such as:

- Hospitalisation at 100% of actual costs.
- The costs of hospitalisation in the UK are among the highest in the world making it essential to have 100% coverage in the event of an accident.
- The choice of your doctor and specialist. You can consult a specialist without having a 'referral' from your general practitioner.
- Assistance and repatriation

Private health insurance packages will also cover you in your native country while repatriation insurance will also cover you when travelling around the world.

British Private Medical Insurance

British private health insurance works alongside the NHS. For many expatriates, British-style health insurance does not always meet their needs. It may not cover private GPs, maternity, dental care, optical care or pharmacy bills. The main advantage of private medical insurance is to avoid possible waiting times to see a doctor and especially specialists. In order to consult a specialist in the private sector a referral is required by a GP on the NHS and you may have to wait to see a specialist, such as a paediatrician for example. Dental and optical insurance can be added separately, but the reimbursement limits can be low. Furthermore, private medical insurance only covers you in Great Britain. You can only consult medical specialists affiliated with your insurance company meaning you often can't choose the doctor you want to see.

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