Important Details About Health Insurance for Pre Existing Conditions by Elissa Joyce

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What is a pre-existing condition and why do you have to check it first before you choose a health insurance? It is because of the fact that there is such as thing as health insurance for pre existing conditions. This it the type of insurance that is made especially for those that have pre-existing condition while trying to buy a medical coverage.

For example you have a heart disease. There would be a timeframe that you need to endure first before you can get your benefits from your insurer. However, do not think that you wouldnâ€™t receive any benefits at all, you will but it should be unrelated to your existing illness. Although this would depend on the type of coverage you have as well as the type of your insurer.

Details To Guide You On health insurance for pre existing conditions:

â€¢ Know more about creditable coverage

The pre-existing condition is a clause to protect insurance companies but you need to know that you also have a protection such as HIPAA and creditable coverage. Do you have a previous insurance? If you do, then you can be protected by this kind of feature. For instance your previous coverage was not broken up for at least sixty-three days or more, you can off set that to your next plan. However you cannot base that on all of the types of health insurance for pre existing conditions coverage because this information will vary according to the state you are located as well as the insurerâ€™s guidelines.

â€¢ Know your rights

You have to know your rights as a consumer and as an individual. One good example is the turnarounds of an event. For instance you have a child who is 16 years old and under. There is a law that indicates that those who are in that bracket are exempted on the pre-existing condition regulations. For those that are pregnant and their newborn, there are several companies that made maternity benefits exempted as well. Or if you have already passed the normal 60-90 days of your coverage, then the pre-existing rule should not apply anymore. This information is essential for you to help protect yourself. Learn most of this things depending on your insurer and your location.

â€¢ Check your premium and deductibles

Once you have enrolled to this type of coverage, your premiums may be higher than usual. Do not be afraid of the health insurance premiums or a higher deductible. Because both may actually lower down the interest if ever it is applicable. What you can check is the amount of co-pay and co-insurance. The former is the price that you would have to pay out of pocket. For example, you need to go to the doctorâ€™s office. This usually has co-pay and that payment will usually go to you deductible or premium. The coinsurance is the percentage of your share on the payment as well as the insurerâ€™s. Make sure that you have knowledge of these things for you to be ready in case you are asked to pay by a health provider.

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