

MEDICAL PLAN CARD VS HEALTH INSURANCE

	Medical Plan Card	Health Insurance
Ideal Client	Over age for joining medical insurance scheme	Contemplating having children and wanting private care
	with pre-existing condition(s)	Intends to undergo possible expensive surgery
	Expensive dental treatment needed	Wants frequent private care consultations
	Wanting access to private care but cannot afford insurance	
Services	Medical and nursing care at home	Beyond the coverage of Health Cards, Health Insurance encompasses hospitalisation and sometimes pregnancy and prostheses
	No charge for ambulances	
	Medical consultations by phone	
	Specialist consultations	
	Discounts for exams and treatments within the approved network of doctors and clinics	
Strong points	Coverage starts immediately upon registration	Partial payment (deductible, excess or co-payment), after which insurer reimburses the balance or pays directly to the service provider
	No age limit	
	Annual fee more affordable	
	Medical services with discounts	
	No preapproval needed as long as the service is covered	
Weak points	Expenses paid out-of-pocket	Waiting period - some services not covered initially
	Limited to doctors and clinics within the approved network	Requires pre-authorisation to perform certain procedures
	Medical networks limited outside of major urban areas	Some coverage may be excluded (pre-existing conditions)
		Difficult to get coverage beyond a certain age limit
		Reimbursement limited to a defined capital amount
		High premiums that increase with age