

# The Best Ways to Find The Right Health Insurance



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Author: [Insurancewide](#)

Industry: [Financial](#)

No-one likes to spend money when they don't really need to. If we have to, we look for the best deal to make sure we're not paying over the odds and the same is true of your health insurance. Here are some of the best ways to save money on your health insurance:

Have you thought about whether you actually need health insurance? In the UK, our taxes pay for the provision of a free health service - the NHS. So private health insurance is sometimes seen as a luxury. Indeed, [private healthcare](#) doesn't normally cover GP check-ups or accident and emergency treatment. It can also exclude the treatment of long term illnesses which you may have had before you bought the policy e.g. cancer, diabetes or cosmetic surgery.

Essentially, if you're looking for a vastly improved service and you don't fall into one of categories above, health insurance could be a vital purchase for you. If not, you could be wasting your money.

Another option is to simply pay for treatment as and when you need it. This is great if you're cash rich or manage to put away a small amount each month into a savings account. The main benefit being if you don't end up needing any private treatment, you've still got the money you've put aside. However this method requires a lot of discipline and generally isn't a recommended form of protection.

You may be covered by your employer, as many now include some level of private health insurance as part of their remuneration packages. It's worth checking this out before you buy [health insurance](#) to ensure you're not paying for cover you already have. It's always worth checking the details however, as it may be that you need cover beyond the level offered and you could top-up that policy with your own funds.

Buying health insurance is the same as any purchase - you won't know whether you're getting the best deal unless you've got a price from everyone. You could go to the big names (AXA PPP, BUPA, Standard Life, etc) but it's much easier to do your [health insurance](#) comparison online where you'll be comparing all of the big names in one place, as well as the specialist providers. The service offered by Insurancwide not only finds the best health insurance or broker, it allows you to talk to a representative to discuss your options in more detail - there's nothing quite like the human touch.

As you near the conclusion of your health insurance purchase, you should try to get the best deal possible out of the premium you're about to agree to. Firstly, haggle as much as you like - the health insurance brokers all work to various levels of commission so they may have some room to manoeuvre. Secondly, you can go through the various treatments you're covered for and remove those which you don't believe are likely to apply to you.

Another option is to ask the health insurers about budget policies which will pay for your treatment only if you need to wait for more than six weeks (or another defined period) on the NHS. This can cut premiums by anything up to a third.

Also don't forget that your circumstances and the health insurance premiums will change over time. So each year, make sure you carry out a health insurance comparison to make sure you're getting the best deal.

## **About**

## **Insurancwide**

Insurancwide, also known as Insurancwide.com Services Limited, is an online insurance comparison website offering insurance comparison tools that allow users to search the market and procure the best insurance policies and quotes.

Insurancwide was launched in August 1999 as the first insurance comparison website on the internet. The site also powered tools used on popular website Confused.com.

**Contact Details:** Insurancwide.com Services Ltd  
90 Long Acre  
London  
WC2E 9RA  
Telephone Quotes: 0870 112 8245<  
Telephone Our Head Office: 0870 112 8239  
Email Insurancwide:([enquiries@insurancwide.com](mailto:enquiries@insurancwide.com))