

## NST : Insurance shock: A dilemma over three-blockages condition

Written by Administrator

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I WISH to bring to the attention of readers the "scam" that goes on in the name of insurance schemes. Almost 10 years ago, encouraged by my union, I enrolled in a group policy to cover 36 "critical" illnesses. Recently, I was diagnosed with two blockages of the blood vessels to my heart. A government hospital planted a stent without any charge as I am a pensioner. When I approached the insurance company, I was told that any such claim could be made only if I have three blockages at one time. All three had to be more than 70 per cent blocked to make a claim. How many patients would have three blockages of this severity at the same time? I can understand if the insurance claim pays for the proportionate degree of blockage. But to stipulate conditions that make it impossible for patients to make any claim is a downright con job. The story does not end there. The government pensioner is also deprived of any medical claims as his surgery and medicine is covered by the government. As such, there are no bills to support the claims. The only claim allowed is for the nights spent in the hospital. If this is so, why does the union encourage its members to enrol in such dubious schemes? I hope this letter would awaken pensioners like me who think their insurance would cover them in times of medical emergency. Such insurance policies also cover members till they are 65. When you hit the age when you need medical help most, the company refuses to insure you. How very convenient!

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Letter  
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