What Does Health Insurance Mean?

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Why Should One purchase a Health Insurnace Policy?

Without proper health insurance, an illness or accident can wipe you out financially and put you and your family in debt for years. If you plan to buy private health insurance - getting your own policy isn't easy or cheap but in some cases, it's well worth the effort. One option is to opt for Medical discount plans that can help the uninsured or underinsured afford better healthcare. However there are conditions before a plan can be provided to the insured. If you bring a pre-existing condition to a new insurer, you may find yourself without coverage and that is why one must read the fine print very carefully. Sometimes you may find that you are already covered by a policy purchased by someone within family, such as your father or mother, but does that mean you don't need to invest in this vital segment for your own good? Well the answer is a big NO. Despite the existing coverage, it is always better to have another one, just in case because group policies typically have a coverage limit and at any critical juncture, you don't want to find yourself short of getting medical aid that you need, just because the limit has been exhausted.

eMediclaim Portal is here to assist you to learn how you can avoid financial catastrophe by investing in **Mediclaim** policy. Should you need any help or advice, intend to purchase a mediclaim policy and would like us to assist you, please contact us using this link - **Get Mediclaim**.

Health Insurance (Mediclaim) in India is included under the category of **General (Non-Life) Insurance**. There are currently **17** General Insurance/Non-Life Insurance companies in India offering various **Health Insurance Products and Services**. (*The numbers of company may vary as new entrants enter the market or due to change in government policies for medical insurance sector.*)

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