How to Choose the Best Health Insurance Policy for Yourself

Bajaj Allianz Health Insurance

The market offers a variety of plans and covers under health insurance. It is however essential for the customer to be able to choose the most suitable cover amongst all the options available. Knowing the basic definitions and the details of the cover that you as a customer are about to purchase is a must.

**Here is a list of the things that customers ought to remember while purchasing the right plan:**

* Always take adequate cover. Make sure the cover is sufficient for all the members of your family.
* Never depend on your employer's medi-claim. It is always wiser to purchase your own health insurance.
* It is always advisable to group hospital cash, critical illness and other available health benefits in your base cover for getting some form of compensation for non-payable losses.
* Always keep note of covers and maximum limits.
* Always declare any pre-existing diseases
* It is always better to opt for ailment specific covers.
* Try and keep increasing you sum insured (SI) with the rising cost of medical expenses.
* Analyze the sum insured properly and go for a floater SI or an individual SI in accordance with your age.
* Purchase a cover that has ailment specific features.

These tips will surely help in [finding the most suitable health insurance plan](https://www.bajajallianz.com/Corp/health-insurance/health-insurance.jsp) for you and your family. For more understanding of health insurance and to even get expert health insurance advice, visit the [Bajaj Allianz](https://www.bajajallianz.com/Corp/general-insurance/general-insurance.jsp) website today.