**A DISCOURSE BETWEEN HEALTH INSURANCE AND LIFE INSURANCE**

**Meta description**: Exploring the benefits and demerits of health insurance and life insurance with respect to each other.

**Keywords**: health life insurance and life insurance

Why is it important to understand the difference between health insurance and life insurance?

To ensure that the policy you are taking out is sufficient to provide for you and your loved ones when you need it the most, you need to know the concepts and differences between health insurance and life insurance.

Health insurance

* Health insurance pays out for medical services considered as a higher priority than what the NHS generally provides it.
* Shorter processing time
* There is no financial coverage should the policyholder die.
* It can cover for the entire family.

           Life insurance

* It provides a lump sum as payout after the death of the policyholder.
* It is the better choice to provide financial security for your family members after you die.
* It can cover for a single person or two people - typically a couple [joint life insurance]
* The term of coverage is longer [whole life insurance].

Why should I choose Health insurance over the NHS?

There are various reasons why you should choose to take out a health insurance policy.

* 1. Alternative therapies:

Treatments such as acupuncture, osteopathy and several others are beyond the coverage given by the NHS.

Health insurance will most likely cover for them.

This proves to be a great reassurance for people seeking therapies for ailments, including back pain that are better treated with alternative therapies.

1. Top consultants:

By taking out a health insurance policy, you get access to some of the top skilled specialists for your medical illnesses.

The quality of medical help is superior to what is provided by the NHS.

1. Exclusive medications:

Specific medication might never pass the regulation of the NHS.

By taking out a health insurance policy, you gain access to the same exclusive medicine that might just be the solution for your illness.

**A life insurance, critical illness covers and the NHS.**

While health insurance has definite perks over the NHS.

The ultimate truth remains the same, neither health insurance nor the NHS will provide for your family when you die.

This is only possible with a life insurance policy, which makes it the best choice if you are seeking a higher quality of financial security.