

# Don't let your health suffer in recession

Joanne O'Connell looks at affordable cover

But finding the right plan isn't something you should do by yourself, says Mike Izzard, chairman of the Association of Medical Insurance Intermediaries. "Getting a broker to find the best deals is essential. It won't cost a penny extra and it may save you thousands in the long run."

Here's what younger people should be considering and when.

## In your twenties

NOW'S the time to make sure you're as healthy as possible. Stop smoking and get a body mass index (BMI) that's bang on target and you'll qualify for cheaper premiums. Many policies offer incentives to appeal to younger policyholders.

Aviva for example, has a system called Myhealthcounts where customers can keep track of their progress with an online health coach, and can buy discounted products such as gym membership and kinetic activity monitors. PruHealth schemes offer discounts on cinema tickets and holidays.

Although these products can offer good value, some aren't as cheap as they used to be, so don't be too swayed by the discounts, says Lewis.

"They can still be a pretty good low-cost option," he says. "But look closely at the small print before you buy."

## In your thirties

AS you get older, it's harder to get cheap cover, as it's more likely you'll

have a pre-existing condition that insurers won't want to include.

"Always check if your employer offers PMI or healthcare cash plans," says Lewis: "They can be a hidden gem that employees don't always realise they have access to."

If you are ill, check you need to pay for your prescription charges. It's not just young people, or the over 60s who qualify for free prescriptions, so do those with cancer, pregnant women and those on a range of benefits and tax credits.

If you do have to pay, getting a pre-payment certificate will save you money (if you get two prescriptions as month, a certificate will save you £70 for example). For a form, call 0845 850 0030.

## Families

IF you're struggling to make ends meet, don't forget you might be entitled to some freebies.

When you are pregnant, and for a year after your baby is born, you don't need to pay for prescriptions, or to go to the dentist. Ask your GP or your midwife for a form to apply for your exemption card. All pregnant women are also entitled to a Health in Pregnancy grant of £190 and some families on low incomes may also be entitled to vouchers to help pay for fresh food, ask your midwife for details. Local Surestart centres offer free courses including cookery and healthy low-cost eating to baby massage.

AS the financial squeeze on the family's finances gets tighter, latest figures show people's health is beginning to suffer because nearly two-thirds of the public can no longer afford to pay for some of their healthcare needs.

A third of us can't pay for our own regular check ups at the dentist, or treatment for problems with our teeth.

Families with young children are struggling the most. Nearly half can't afford dental treatment, and prescription charges are beyond the means of almost a quarter, according to research by insurer Engage Mutual.

So when the purse strings are this tight, it doesn't seem worth paying for health insurance at all. We pay our taxes to fund our care under the NHS, so what's the point in paying any extra?

It's generally accepted that when it comes to emergency treatment the NHS is the best bet.

But with worries about keeping your job during the recession, many people want to speed up non-emergency treatment to reduce the amount of time they have off sick.

"We're seeing an increasing number of people who want to go private because the waiting lists are just too long on the NHS," reports Emma Walker, head of protection at comparison site Moneysupermarket.com.

"People want to be treated quickly so they don't have to be off work for ages."

There are two main types of health insurance: private medical insurance (PMI) and health cash plans. The first is generally seen as a bit of a luxury. Its primary aim is to speed up the time it takes to get non-emergency treatment and provide a more comfortable experience (you get to jump the queue and hospital stays include a private room and better food).

"If you do want cover, cut the costs by offering to pay a higher premium, such as a couple of thousand pounds," advises Martin Lewis, founder of Moneysavingexpert.com.

"That way, you're covered for the really serious, costly stuff, and the rest you can just get on the NHS."

Healthcare cash plans include various schemes, including those that mean you pay a premium into the policy and then pay upfront for any treatment and claim back a percentage (or sometimes all) of the costs.

Others set aside half your monthly premium to pay for any medical treatment and pay the remainder into a savings account in your name. If you don't make a claim, the cash in the savings account is yours.

While some other plans give you a cash lump sum towards private operations and other treatment. If you are treated on the NHS instead, you can keep the cash.