

YOUR HEALTHLINE

NEWSLETTER - OCTOBER 2017 ISSUE



Healthline Solutions Ltd

"PROVIDING QUALITY MEDICAL SOLUTIONS"

Important information to note

- *We represent various providers such as BUPA, AETNA, AXA PPP, Cigna, Allianz, Morgan Price & Generali*
- *Contact us for comparative quotes & benefit analysis*
- *Our Emergency contacts are:
info@hls.co.ke
Cell: 0722-809-699
Cell: 0721-245-666
UK cell:
+44-7979-913294*

3rd Floor, Empress Office Suites
Jalaram/ Ring Road,
Parklands
P. O. Box 903 - 00606,
Nairobi, Kenya.

Tel: (254-20) 3744915,
3740362, 3750284/(020)
2072237, 0733 999 600
Fax: (254-20) 3746835
Email: info@hls.co.ke
Website : www.hls.co.ke

MIP LICENSE NUMBER

IRA/12/019/2017

Your medical cover is your safeguard against serious medical costs associated with Hospitalization and illnesses.

International covers come at a higher cost but offer world-class benefits and access to Doctors, Hospitals & medical technologies all over the world.

There are some ways of reducing your premiums which could ensure that your medical cover is more beneficial to you, these are:

- Cover downgrade - if you are not utilizing your out-patient benefits, then you should consider downgrade to In-patient type of covers, but subject to review by us of your medical conditions.
- Excess option - you can chose a policy excess or deductible to reduce your premium, consideration however must be given to type of cover you have.
- Change to another provider - this can be done based on what the premium difference is and also benefits offered. You may opt for MHD scheme (medical history disregarded) which may cover your existing conditions but certain terms apply.
- Loyalty discounts - may be applicable on Corporate groups based on claims history & length of cover with provider, please contact us for a review of your cover to see if this would apply to your policy. Note its only for groups.

Prevention rather than Treatment

There is an increasing shift in the way International Medical providers are approaching Medical insurance in recent times.

They have now began to focus on Prevention rather than Treatment.

Many providers are now promoting Wellness checks and lifestyle changes as a way to better your health and new product changes include such benefits (under out-patient cover where applicable). Clients are encouraged to go for regular tests, health screening & check ups as a way of early detection of potential medical illnesses. With early diagnosis comes early treatment and a reduction in long term costs & also increase in life expectancy.

With the advent of new medical technologies and new treatments, clients can access world-class treatment and advise from their home country and this reduces their chances of illness. Many providers now offer international referral services and chances to seek medical advise via applications or email.