

Health Insurance Policy

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I recently signed up for a health insurance policy. This particularly attractive woman had been trying to get me interested in the health insurance policy she had been peddling, while I was more interested in her telephone number. Finally, as a barter for a coffee date with me, I put my signature on the dotted line of the health insurance policy. At that time, it seemed like a win-win deal. I not only got to spend an enjoyable afternoon with a very beautiful woman, but also got myself a long overdue health insurance policy in the bargain. Maybe I should have been paying more attention to the health insurance policy than the policy seller. But how was I to know that I would need to use my health insurance policy so soon!

The need to use my health insurance policy started rather innocuously. Nearly six months later, one day at work, I managed to hurt my jaw by banging it on a filing cabinet. Nothing major was what I thought. Till I discovered over lunch that I had actually broken a tooth or two! I decided to visit a doctor or a dentist to get myself cleaned up. The first dentist I went to had a shock in store for me. He examined me and told me that one of the teeth hadn't broken off completely and needed to be surgically removed. If it wasn't removed in time, it would rot and also get the surrounding teeth to be rotten in a short while. While it wasn't something to be worried about the procedure would cost upwards of two thousand dollars. I sat flabbergasted. More by the cost of the procedure than by the broken tooth itself.

But then I suddenly remembered the health insurance policy that I had recently signed up for. Boy was I glad! Not only could I use the health insurance policy to offset the phenomenal charges, I could also come out of this minor mishap looking and feeling good. With that thought in mind, I ran back to the office to contact the insurer. That was much more easier said than done! First and foremost, I had a great deal of difficulty getting through to the claims department. While the phone was continuously engaged (were there so many claimants?) my email to them went unanswered for two whole days. Finally, threatened by visions of a rotting tooth, I took my health insurance policy and personally went down to their office.

It was an utter waste of time. A pleasant enough secretary thrust a set of forms at me as soon as I explained why I was there. She didn't even ask to see my health insurance policy. Which should have told me a thing or two, but I was eager to get back to my dentist. After having spent over three hours filling form after form in triplicate, I was sent over to the claims manager. This time around, he did ask to see my health insurance policy. And calmly told me that dental surgery wasn't covered. I sat shell shocked. But it was true. Buried in all the fine print, there was a statement testifying to that fact! I demanded to see the agent who sold me the health insurance policy in the first place. Turns out she was so successful at selling policies to people like me that she had been promoted to a manager of her own branch and was now based in Europe! So the thing to remember when you sign up for your health insurance policy is to read the fine print!