

Health Insurance Is Cheaper Than You Might Think, Says Insurancewise



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In recent weeks it has been reported the National Health Service (NHS) will face a shortfall of funds as the previous big spending boom comes to an end in 2011. At the annual NHS confederation conference in Liverpool, the report 'Dealing with the downturn: the NHS's greatest ever leadership challenge' stated if extra money wasn't found for the NHS in 2011/2012, it was in danger of no longer being free at the point of service. This is the worst case scenario, but even if it doesn't come to pass, Brits could face longer waiting lists and an overall poorer experience - alarming news for the many people who don't have private health insurance.

There is the general view that private health insurance is an expensive and unnecessary cost to add to your monthly outgoings - however [Insurancewise](#) - a specialist UK [insurance comparison](#) website is urging people to take a fresh look, as it might not be as expensive as they think.

Cheap Health Insurance - Benefits and Comparisons

As with most types of insurance, health insurance can be as cheap as you like, or you could go for a more expensive option - when purchasing [health insurance](#) it's definitely worth investing a little time and effort into making the right decision. There are usually three levels of cover on offer - budget, standard and comprehensive.

Budget health insurance covers treatment but usually sets the payouts at a certain level and limits the range of hospitals the patient is able to visit. Standard plans can cover some outpatient treatment and in some instances limited complementary therapies, and premium health insurance will cover elements such as home nursing, ambulance services, all complementary therapies and treatments with no limit on cost. If you fall ill, and you have even the most basic and cheap health insurance, you can rest-assured that you will be able to bypass NHS waiting lists, choose a private room for treatment and have most, if not all, your medical bills covered - depending on the length of your illness.

So, whilst you can buy expensive health insurance if you can afford it, basic plans can still give you the peace of mind of knowing you are covered should you fall ill and need treatment immediately - and with the latest doom and gloom predictions regarding the NHS such peace of mind is very valuable. [Insurance comparison](#) sites are a quick and effective way of comparing multiple health insurance quotes from various different providers, allowing you to make a decision based on your needs.

About Insurancwide

Insurancwide, also known as Insurancwide.com Services Limited, is an online insurance comparison website offering insurance comparison tools that allow users to search the market and procure the best insurance policies and quotes.

Insurancwide was launched in August 1999 as the first insurance comparison website on the internet. The site also powered tools used on popular website Confused.com.

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