

# TOP 8 HEALTH INSURANCE EXCLUSIONS

Read this useful summary of the most common health insurance exclusions which you should watch out for

## 1 PRE-EXISTING CONDITIONS

Any injury or illness that you currently have or had before purchasing your health insurance, such as chronic diseases or a heart condition, will usually not be covered. However, some insurers may place additional premiums or waiting periods to cover these conditions.

## 2 BEHAVIORAL AND PERSONALITY DISORDERS

Treatment for behavioral disorders, such as conduct disorder, attention deficit hyperactivity disorder, and autism spectrum disorder will not be covered, unless indicated otherwise in the terms and conditions of the policy.

## 3 FERTILITY TREATMENT

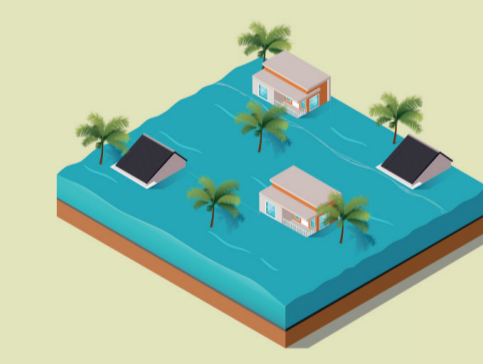
Fertility treatments, such as In Vitro Fertilization and other Assisted Reproductive Technology (ART) treatments are usually excluded. However, in certain countries there are some plans that cover fertility treatment. This benefit will come with a number of caveats, though, including a long waiting period of 18 months or the requirement of both partners to obtain the plan.

## 4 SLEEP DISORDERS

The treatment of sleep disorders, including insomnia, obstructive sleep apnoea, narcolepsy, snoring, and bruxism is usually excluded.

## 5 SPECIFIC SCENARIOS

Some specific scenarios and events are listed in virtually most health plans as exclusions, such as:



Injuries or illness sustained as a direct result of a natural disaster



Injuries or illness caused by participation in illegal activities



Injuries sustained from participating in extreme sports



Treatment arising from war or terrorist acts



Self-inflicted injuries and hazardous activities

## 6 COSMETIC SURGERY

Health insurance plans only cover treatments that are deemed medically necessary. Hence, elective surgeries for aesthetic purposes such as facelifts, rhinoplasties, and tummy tucks will in virtually all cases not be covered.

## 7 OBESITY

Investigations into and the treatment of obesity are in virtually all cases excluded. This includes slimming classes and aids, as well as drugs. Some policies may cover gastric banding or gastric bypass surgery on the condition that the beneficiary has a body mass index (BMI) of 40 or over, and has been diagnosed as being morbidly obese.

## 8 ACQUISITION OF AN ORGAN

Expenses for the acquisition of an organ including, but not limited to, donor search, typing, harvesting, transport, and administration costs are in virtually all cases excluded.