

Can a Cancer Patient Get Health Insurance?

Every person has a list of things that make them scared. However, there is an unspoken agreement that cancer makes it to the top five on everyone's list. Despite being one of the prevalent illnesses that have no definite cure, the rise of patients with cancer continues to increase yearly.

While these fears are valid, all hope is not lost, as cancer can be successfully treated if it is discovered early enough and treated appropriately. However, these treatments come at an extremely high cost. For cancer patients, getting health insurance that covers cancer and other critical illnesses is a step in the right direction to beat this horrible disease. You might wonder: How does one get health insurance that covers cancer? Can I get insurance if I have cancer, and what factors influence health insurance approvals? This article will provide detailed answers to all questions.



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Yes, cancer patients can get health insurance. However, if the patient is diagnosed with cancer before the insurance is implemented, some private insurance companies' policies may not cover it. In this situation, the cancer will be termed a pre-existing condition. Nonetheless, not having access to cancer treatment under the insurance doesn't make the insurance useless.

A cancer patient, especially one already undergoing chemo or radiotherapy, is susceptible to other kinds of illnesses. These illnesses occur as a result of reduced immunity levels. Therefore, getting health insurance even after a cancer diagnosis implies that all new health diagnoses and diseases are covered under the insurance policy.

Types of Health Insurance that Cover Cancer

There are different types of health insurance policies that

cover cancers. A few [private medical insurance companies in the UK](#) offer most of these policies. Below are three health insurance plans for a cancer patient.

1 Critical Illness Cover

Working with a company offering critical illness coverage is advisable when opting for health insurance policies. Companies that provide critical illness coverage plans offer a considerable sum to their users when they get diagnosed with any critical illness like cancer. The money is ideally used to support treatment, but patients can relieve themselves financially however they please with the money. Most people with a low chance of survival can use the money to rent luxury cars and go on vacation. It can serve as a means of enjoying their last days. Most private insurance companies have health plans that can incorporate critical illness into the general plan or have it as a standalone option.

2 Specialized Cancer Insurance Plan

Although most health insurance plans do not cover patients' pre-existing conditions, there are a few [cancer health insurance](#) companies in the UK that are dedicated to only cancer patients that a medical doctor has already diagnosed.

Companies that run these socialised cancer insurance plans pay for all the treatments, chemo, drugs and hospital bills. Some even go as far as offering a palliative that will relieve you during the healing phase. However, some limitations come with this plan. The first of these is selective coverage. Companies that offer Selective coverage only give health insurance to patients with a certain stage of cancer. Another standard limitation is the high cost. Because of the risk involved, health insurance is more expensive than the standard packages.

3 Private Medical Insurance with Cancer Add-ons

Unlike the critical illness coverage plan, private medical insurance ensures that the money issued to the patient is exclusively used for their treatment. The company pays for diagnosis, hospital bills, drugs, and treatment. This private medical insurance with cancer add-ons continues to take full responsibility for the patient as long as the policy is active. The only downside is that a patient who is already diagnosed before taking the policy won't get cancer coverage.

Can You Get Insurance If You Have Cancer? Factors Influencing Approval

Several factors influence the approval process of health insurance for a cancer patient. Some of these factors include

1. **Stage of cancer:** A stage 1 cancer patient will quickly get their health Insurance approved in comparison with a stage 4 patient who possesses low chances of survival.
2. **Type of Cancer:** Patients with slow, non-invasive cancers like skin cancers are less risky to insurance companies than patients with aggressive cancers like brain cancers.
3. **Active Treatment:** A patient undergoing active treatment may not get health insurance. The company cannot tell if the patient will survive.
4. **Remission:** A person declared cancer-free by the proper authorities for over five years will quickly get their cancer insurance plan approved. This insurance is taken in case of any future occurrence.

5. **Coverage Limits:** This factor depends solely on the patient's financial status. If you can afford the premium services, you can usually get cancer insurance approved as quickly as possible.

Conclusion

The differences and disparities between different insurance companies regarding cancer coverage are enough reasons for you to make your enquiries properly. Ensure you understand the plan you have options for. Remember to speak to a counsellor before making the final decision.