5 reasons to buy health insurance before you turn 30

Health Insurance is necessary for every individual, keeping in mind the rising medical costs and spurt of lifestyles diseases. A medical emergency can attack anyone, anytime and impact an individual emotionally and financially. Financial advisors therefore suggest that it is prudent if you to buy a health plan early in life.

Here are the top reasons to convince you to make the purchase before turning 30.

1. Because your employer cover is just not sufficient.
With continuing increase in healthcare costs, the need for health insurance cannot be overstated. Check the cost of a week's hospitalized for a regular illness and then compare it with your company's coverage. Most likely you'll be persuaded to buy a cover immediately. Still not sure? Think about when you grow older and might need more frequent medical attention.

2. Because incidence of lifestyle illness has increased.
Fact is, you don't have to be 60 to need a health insurance. Sedentary lifestyle has led to increased occurance of lifestyle disorders involving heart, cancer, lung conditions and stroke, claiming younger lives. It is therefore imperative to insure oneself timely. Moreover, health insurance policies offer annual health checks ups to encourage health awareness. Preventive services include counseling, screenings, and vaccines that help you to better manage your health.

3. Buying early means better financial planning.
Buying it early to not only means cheap but makes better financial sense as well. Accidents occur without any warning and an adequate medical cover will ensure that you are covered for emergencies and allow you to invest your hard earned money

in long-term investments. Of course you also save tax for paying the premium.

4. Young buyers get a more comprehensive deal.
Buying health insurance at a young age ensures there is no scope for pre-existing diseases as you will be covered early, and any diseases diagnosed later will be covered automatically.

5. Buying early means you'll enjoy full benefits when you need.
When you buy a health plan, you have to serve several waiting periods for certain surgeries, special treatment, pre-exisitng illness coverage, etc. If you buy now, when do not need it immediately, it would mean you would have served the requisite waiting periods and be able to claim all full benefits later.

> ***Contact us now for a free consultation on insurance related matters***
> *1. Email your queries to insurance@edindings.com or*
> *2. Call us at 012-2861817 (M), 03-21622515 (O)*