

Health Insurance Checklist

The questions to ask before you buy — and the traps to avoid.

Health insurance is the cost that quietly decides whether retiring abroad works long-term. Use this checklist before you buy, and don't be rushed by anyone.

Before you buy

- Declare EVERY pre-existing condition honestly (non-disclosure can void a claim)
- Compare the TOTAL cost and cover — not just the headline premium
- Check the insurer's age cap for starting (and renewing) a policy
- Ask about the renewal-increase history — how fast do premiums climb?
- Confirm which local hospitals the insurer direct-bills
- Check inpatient vs outpatient cover, and any annual limits
- Read the pre-existing-condition definition and any waiting periods
- Consider getting covered earlier, while acceptance is easier
- Have a Plan B for if cover became unaffordable or unavailable

Red flags

- Pressure to decide immediately
- Vague answers on exclusions or renewal increases
- Cover that looks too cheap for your age — check what's excluded

This is general information, not advice. A reputable broker who knows which insurers treat your situation kindly is worth their time.