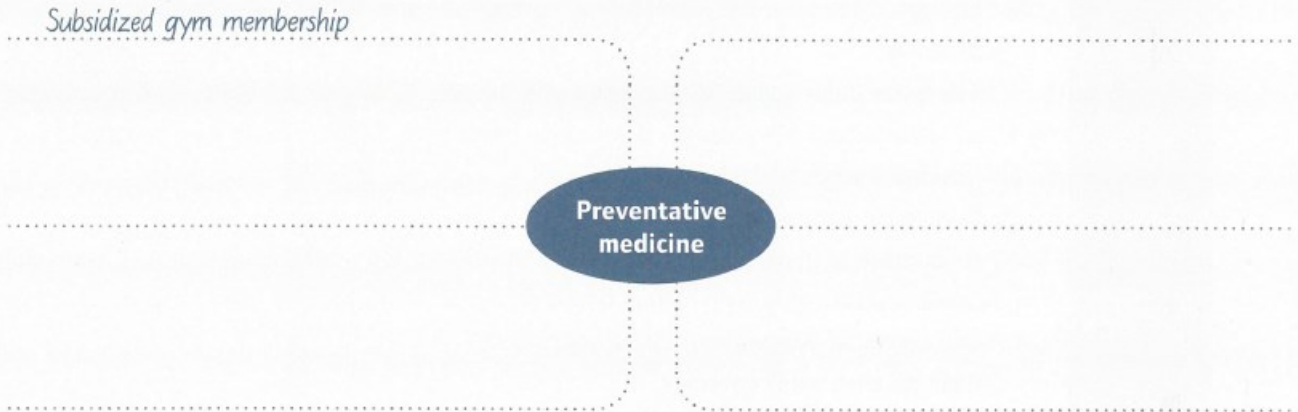


## Unit 7 Health insurance

Brainstorm with a partner the various ways health insurers can help their policyholders with preventative medicine to stop them getting ill. Complete the diagram with your ideas.



1 Read the page from a health insurer's website and find answers to the FAQs in the text.

1 Who can use the HealthPoint service?

2 How do the HealthPoint advisers check whether I am allowed to use the service?

3 Is HealthPoint advice only available over the phone?

4 Can a HealthPoint adviser tell me exactly what I'm suffering from?

5 Should I call HealthPoint instead of making an appointment to see my general practitioner?

### Your Questions Answered 24/7

HealthPoint is our new telephone health support and advice service for policyholders and their families. The service puts you in touch with an experienced team of healthcare professionals 24 hours a day, 365 days a year.

You might need to call us because you have late-night worries about your baby's health, or because you have a question that you forgot to ask your GP. No problem! HealthPoint will be able to give you all the help you need.

### Expert Advice

Our team of pharmacists, nurses, counselors, and midwives is only a phone call away. They can answer your questions and give you all the latest information about how to diagnose specific illnesses\*. They can also offer advice on treatments and medications and refer you to local and national organizations that will provide additional support.

**Free Information**

Our HealthPoint advisers will also send you free factsheets and leaflets on a wide range of medical issues, conditions, and treatments. We'll even phone you back afterward to discuss any follow-up questions you might have.

**Easy to Contact**

HealthPoint is available for you any time. Just call 0800 2273 76468.

Remember to have your policyholder number on hand before you call us. You can also email the HealthPoint team: questions@healthpoint.com

**Discretion Guaranteed!**

HealthPoint provides you with valuable information to help put your mind at ease. And HealthPoint is a confidential service, so nothing you discuss will be passed on to our Claims Advisers.

**2 Which of the healthcare professionals mentioned on the website would you talk to about ...**

- 1 ... your general health? .....
- 2 ... a newborn baby? .....
- 3 ... medication you have been prescribed? .....
- 4 ... your mental health? .....
- 5 ... a specific medical problem that requires specialist advice? .....

**3 Discuss the questions**

1 Do you know of any health insurers which provide a service like the one described in Exercise 1?

2 Do you think that policyholders would be happy discussing health problems with a service provided by their health insurer? Why or why not?

- |          |   | True                     | False                    |
|----------|---|--------------------------|--------------------------|
| <b>4</b> | 1 PMI doesn't cover you for pre-existing conditions.  | <input type="checkbox"/> | <input type="checkbox"/> |
|          | 2 If you choose the medical history declaration option the insurer can refer you to its own doctor for a medical examination. | <input type="checkbox"/> | <input type="checkbox"/> |
|          | 3 The medical history declaration requires you to disclose all the medical information asked for.                             | <input type="checkbox"/> | <input type="checkbox"/> |
|          | 4 If you suffer from a recurring condition the insurer will refuse you coverage.  | <input type="checkbox"/> | <input type="checkbox"/> |
|          | 5 If you choose the moratorium option, pre-existing conditions are covered after a certain number of years.                   | <input type="checkbox"/> | <input type="checkbox"/> |

**5 Make notes of the possible advantages and disadvantages of the medical history declaration and the moratorium option for new policyholders and health insurers. Discuss these with your partner.**

Medical history declaration		Moratorium option	
Advantages	Disadvantages	Advantages	Disadvantages

6 Read the extract from a PMI policy and decide whether it will cover treatment in the cases below. Say which section of the policy is relevant in each case.

- 1.0 Our medical insurance is intended to provide coverage only for treatment of medical conditions that arise after your policy begins.
- 1.0.1 We will not cover treatment of medical conditions that existed prior to this, or medical conditions arising from a medical condition that existed prior to your taking out the coverage.
- 1.1 We will provide coverage for treatment of a medical condition that arises after you take out the coverage and for treatment of any other medical condition specifically detailed on your policy.
- 1.2 We will not pay for treatment of any medical condition (nor for treatment of any medical condition arising from such a medical condition) from which you were already suffering when you took out the coverage and which you should have disclosed to us but which you either:
- failed to disclose, or
  - failed to disclose the full extent of.
- 1.2.1 This includes:
- any current or previous medical condition or symptom, regardless of whether or not it is being treated, and
  - any previous medical condition which recurs or which you should reasonably have known about (even if you have not consulted a doctor).
- 1.2.2 We will not pay for treatment of any medical condition that is specifically excluded on your policy.

1

The policyholder develops diabetes five years after taking out the policy.

2

The policyholder has been suffering from high blood pressure since his thirties but did not mention it when taking out the policy.

6

The policyholder is diagnosed with cancer four years after taking out the policy.

3

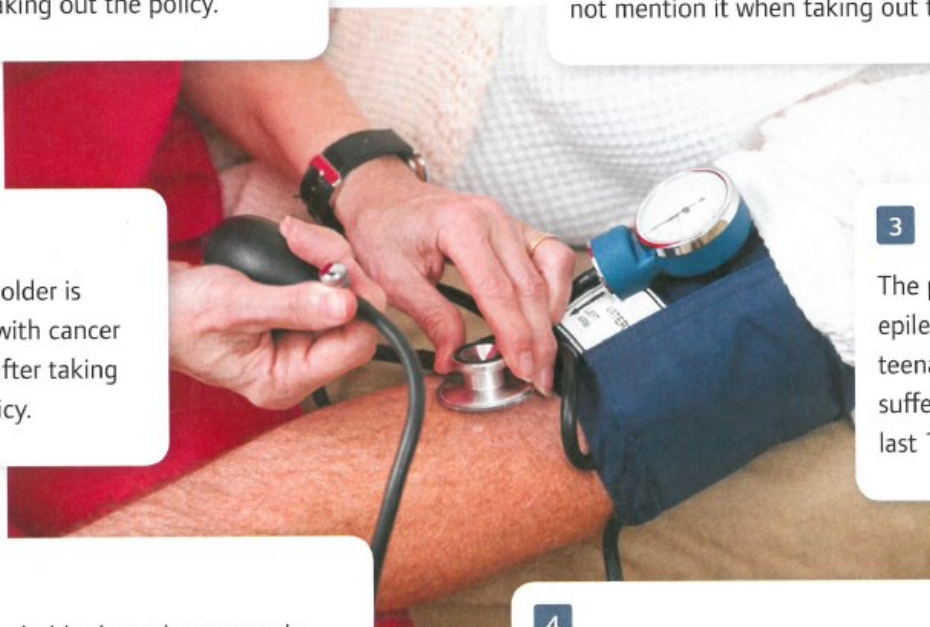
The policyholder had epileptic fits as a teenager but has not suffered any fits for the last 15 years.

5

The policyholder has a heart attack. His father and grandfather both died of a heart attack in their early fifties.

4

The policyholder loses a finger in an industrial accident six months after taking out the policy.



7



Discuss the questions.

- Do you think it's fair for health insurers to exclude conditions that proposers suffered from many years previously?
- Do health insurers have a moral obligation to cover certain conditions such as cancer? Why or why not?

Did you know?

If you take out PMI and aren't given full details of the terms and conditions when you buy the policy, you have at least 14 days from the date you receive the information to change your mind. If you decide not to take out the coverage, the insurer will refund any premiums you have paid, unless you've made a claim. This is called a "cooling-off period". However, after this period no premiums will be refunded.

8

Match the terms often used in PMI policies with their definitions.

- 1  medical practitioner
- 2  in-patient
- 3  appointed doctor
- 4  out-patient
- 5  specialist
- 6  day-patient
- 7  complementary practitioner

- a a medical professional chosen by the insurer to advise it about a claimant's medical condition
- b a patient who attends a hospital appointment and is not admitted as a day-patient or an in-patient
- c a medical professional who specializes in alternative therapies such as homeopathy and acupuncture
- d a medical professional who has obtained the primary qualifications in medicine from a recognized medical school and who is licensed to practice medicine in the country where the treatment is given
- e a patient admitted to a hospital who occupies a bed for one night or longer
- f a patient admitted to a hospital for medical treatment who does not occupy a bed overnight
- g a medical professional with advanced training in one field of medicine and who meets the insurer's criteria for recognition in this field

Now decide which of the terms is being described by these people.

1

After I had been to see my GP three times in a month, she referred me to another doctor at the hospital who she said knew more about my condition than she did.

.....

3

I was amazed how quick the operation was. I went to the hospital in the morning and was back home again in time to watch the evening news on television.

.....

2

Ten days after my operation, I had to return to the hospital for a quick check up.

.....

4

I took a long time to recover from my operation. I was in the hospital for nearly three weeks. The worst thing about it was the food. Awful!

.....

10 Complete the sentences using the words in the box.

acute condition • chronic condition • cure • injury • medication •  
recovery • recurring condition • rehabilitation

- 1 If you have a ..... you will need regular, long-term check-ups and tests.
- 2 My doctor expects me to make a full ..... from my illness.
- 3 If you suffer from a ..... it can come back at any time during your lifetime.
- 4 If your ..... becomes chronic, you will not usually be covered for it by PMI.
- 5 A chronic condition is expensive because it requires lots of .....
- 6 A characteristic of chronic conditions is that there is often no known ..... for them.
- 7 The ..... to my arm is quite bad but with the right treatment it shouldn't become chronic.
- 8 If you lost a leg, you would need ..... and training to cope with the condition.

Role play



**Partner A**

Play the role of a broker and ask a PMI proposer some questions on the phone about their medical history.

Use phrases from the box and the space below to prepare questions you want to ask.

.....

.....

.....

.....

.....

.....

**Partner B**

Play the role of a PMI proposer and answer questions about your medical history in a phone call.

If you like, you can make up the medical history. Make it as detailed as possible to encourage more questions. Use the space below to prepare.

.....

.....

.....

.....

.....

.....

Phrases to use

**Asking about medical history**

- Have you ever been admitted to a hospital with ... / consulted a doctor about ...?
- Have you ever had / suffered from / been diagnosed with ...?
- How long did you spend in the hospital?
- When did you last consult your GP / take time off work sick?
- How much time have you taken off sick in the last year?
- Is there a history of any chronic conditions in your family?

## B Grammar – will / zero and 1<sup>st</sup> conditional (review)

## C Grammar – expressing future (present tenses, going to, will)

### Present continuous (I am doing) with a future meaning



This is Ben's diary for next week.

He **is playing** tennis on Monday afternoon.

He **is going** to the dentist on Tuesday morning.

He **is having** dinner with Kate on Friday.

In all these examples, Ben has already decided and arranged to do these things.

### Present simple (I do) with a future meaning

We use the present simple when we talk about timetables, programmes etc. (for public transport, cinemas etc.):

- My train **leaves** at 11.30, so I need to be at the station by 11.15.
- What time **does** the film **start** this evening?
- It's Wednesday tomorrow. / Tomorrow **is** Wednesday.

### Put the verb into the more suitable form, present continuous or present simple.

- 1 I'm going (I / go) to the cinema this evening.
- 2 Does the film start (the film / start) at 3.30 or 4.30?
- 3 ..... (we / have) a party next Saturday. Would you like to come?
- 4 The art exhibition ..... (finish) on 3 May.
- 5 ..... (I / not / go) out this evening. ....  
(I / stay) at home.
- 6 '..... (you / do) anything tomorrow morning?' 'No, I'm free. Why?'
- 7 ..... (we / go) to a concert tonight. ....  
(it / start) at 7.30.
- 8 ..... (I / leave) now. I've come to say goodbye.
- 9 A: Have you seen Liz recently?  
B: No, but ..... (we / meet) for lunch next week.
- 10 You are on the train to London and you ask another passenger:  
Excuse me. What time ..... (this train / get) to London?

### I am doing and I am going to do

We use **I am doing** (*present continuous*) when we say what we have *arranged* to do – for example, arranged to meet somebody, arranged to go somewhere:

- What time **are you meeting** Ann this evening?
- I'm **leaving** tomorrow. I've got my plane ticket.

**I am going to do** something = I've decided to do it (but perhaps not *arranged* to do it):

- 'Your shoes are dirty.' 'Yes, I know. I'm **going to clean** them.' (= I've decided to clean them, but I haven't *arranged* to clean them)
- I've decided not to stay here any longer. Tomorrow I'm **going to look** for somewhere else to stay.

Often the difference is very small and either form is possible.

**Write a question with going to for each situation.**

- 1 Your friend has won some money. You ask:  
(what / do with it?) What are you going to do with it?
- 2 Your friend is going to a party tonight. You ask:  
(what / wear?) \_\_\_\_\_
- 3 Your friend has just bought a new table. You ask:  
(where / put it?) \_\_\_\_\_
- 4 Your friend has decided to have a party. You ask:  
(who / invite?) \_\_\_\_\_

**Read the situations and complete the dialogues. Use going to.**

- 1 You have decided to clean your room this morning.  
FRIEND: Are you going out this morning?  
YOU: No, I'm going to clean my room.
- 2 You bought a sweater, but it doesn't fit you very well. You have decided to take it back to the shop.  
FRIEND: That sweater is too big for you.  
YOU: I know. \_\_\_\_\_
- 3 You have been offered a job, but you have decided not to accept it.  
FRIEND: I hear you've been offered a job.  
YOU: That's right, but \_\_\_\_\_

We use **I'll** (= **I will**) when we've just decided to do something. When we say '**I'll** do something', we announce our decision:

- Oh, I've left the door open. **I'll go** and shut it.
- 'What would you like to drink?' '**I'll have** an orange juice, please.'
- 'Did you phone Lucy?' 'Oh no, I forgot. **I'll phone** her now.'

**Which is correct?**

- 1 'Did you phone Lucy?' 'Oh no, I forgot. ~~+phone~~ / I'll phone her now.' (I'll phone is correct)
- 2 I can't meet you tomorrow. I'm playing / ~~I'll play~~ tennis. (I'm playing is correct)
- 3 I meet / I'll meet you outside the hotel in half an hour, OK?' 'Yes, that's fine.'
- 4 'I need some money.' 'OK, I'm lending / I'll lend you some. How much do you need?'
- 5 I'm having / I'll have a party next Saturday. I hope you can come.
- 6 'Remember to get a newspaper when you go out.' 'OK, I don't forget / I won't forget.'
- 7 What time does your train leave / will your train leave tomorrow?
- 8 I asked Sue what happened, but she doesn't tell / won't tell me.
- 9 'Are you doing / Will you do anything tomorrow evening?' 'No, I'm free. Why?'
- 10 I don't want to go out alone. Do you come / Will you come with me?

**Complete the sentences using will ('ll). Choose from the following:**

it / be	she / come	you / get	you / like
people / live	it / look	we / meet	<del>you / pass</del>

- 1 Don't worry about your exam. I'm sure you'll pass.
- 2 Why don't you try on this jacket? \_\_\_\_\_ nice on you.
- 3 You must meet Daniel sometime. I think \_\_\_\_\_ him.
- 4 It's raining. Don't go out. \_\_\_\_\_ wet.
- 5 Do you think \_\_\_\_\_ longer in the future?
- 6 Bye! I'm sure \_\_\_\_\_ again before long.
- 7 I've invited Anna to the party, but I don't think \_\_\_\_\_.
- 8 It takes me an hour to get to work at the moment, but when the new road is finished, \_\_\_\_\_ much quicker.

Compare:

- 'Gary phoned while you were out.' 'OK. I'll **call** him back.'
- 'Gary **phoned** while you were out.' 'Yes, I know. I'm **going to call** him back.'
- 'Anna is in hospital.' 'Oh really? I didn't know. I'll **go** and visit her.'
- 'Anna is in hospital.' 'Yes, I know. I'm **going to visit** her this evening.'

Complete the sentences using **will ('ll)** or **going to**.

- 1 A: Why are you turning on the TV?  
B: I'm going to watch the news. (I / watch)
- 2 A: Oh, I've just realised. I haven't got any money.  
B: Haven't you? Well, don't worry. \_\_\_\_\_ you some. (I / lend)
- 3 A: I've got a headache.  
B: Have you? Wait a second and \_\_\_\_\_ an aspirin for you. (I / get)
- 4 A: Why are you filling that bucket with water?  
B: \_\_\_\_\_ the car. (I / wash)
- 5 A: I've decided to repaint this room.  
B: Oh, have you? What colour \_\_\_\_\_ it? (you / paint)
- 6 A: Where are you going? Are you going shopping?  
B: Yes, \_\_\_\_\_ some things for dinner. (I / buy)
- 7 A: I don't know how to use the washing machine.  
B: It's easy. \_\_\_\_\_ you. (I / show)
- 8 A: What would you like to eat?  
B: \_\_\_\_\_ a pizza, please. (I / have)
- 9 A: Did you call Lisa?  
B: Oh, no. I completely forgot. \_\_\_\_\_ her now. (I / call)
- 10 A: Has Dan decided what to do when he leaves school?  
B: Yes. Everything is planned. \_\_\_\_\_ a holiday for a few weeks.  
(he / have) Then \_\_\_\_\_ a management training course. (he / do)