Health is wealth! And a good health care policy is an essential part of that wealth.

Partha Khargharia
MSc (HA), LL.M
Hospital Consultant
Sanjevani Hospital
Maligaon, Guwahati - 781011

In today's world, having a good health care insurance policy for your family is like having a superhero guardian in your back pocket. With the increasing costs of medical treatments, medicines, etc. resembling a rollercoaster ride, *having the right coverage is no longer a luxury—it's a necessity.*

Protecting Your Wallet: *Picture this:* You slip on a banana peel and end up in the hospital. Without insurance, that could be a slippery slope to financial ruin faster than you can say, "ouch", after your fall.

Peace of Mind: Knowing that you're covered for unexpected medical expenses can lift a weight off your shoulders heavier than a sumo wrestler in a hot tub.

Preventive Care: A good insurance policy often covers routine check-ups and preventive care, which is like giving your body a tune-up before it breaks down on the highway of life.

Emergency Preparedness: Just like having a spare tire in your trunk, having health insurance means you're prepared for the unexpected health potholes that life may throw your way.

Choosing Wisely: Selection of right policy is crucial. It's like finding the perfect pair of shoes—not too tight, not too loose, just right. Look for a policy with a sufficient sum assured that fits your family's needs like a glove.

Network of Providers: Make sure your policy includes a wide network of healthcare providers. You don't want to be stuck with a policy that limits you to seeing your favourite doctor or desired treatment in your desired health care centre.

Read the Fine Print: Don't let the fine print sneak up on you like a ninja in the night. Take the time to read and understand the policy details, or you might end up feeling more confused.

Customer Service: A good insurance company should have customer service reps that are more helpful than a GPS when you're lost in the woods. Make sure they're there to guide you through the maze of medical jargon.

So, in *conclusion*, investing in a good health care insurance policy is not just a smart move—it's a lifesaver. Plus, it gives you one less thing to worry about, leaving you more time to focus on the important things in life.