

# THE NEED FOR PRIVATE HEALTH INSURANCE

The Israeli healthcare system is one of the most advanced in the world; leading doctors, state-of-the-art operating rooms, equipment and instruments, and a dedicated and skilled staff.

In 1995, the state health law was enacted, which defines public medicine as equal for all.

The Kuppot Cholim soon realized that this was not enough and added additional health services, which is another layer of coverage, designed to provide an additional and better solution for ongoing care.

Since the health care system manages to take care of the routine care, many are confident that the coverage provided through the health funds and through their additional health services is sufficient, and think "it will all be okay".

Anyone who would read the bylaws of the Kuppot (Health Organizations), would see that in effect everything is there, but the chances of eligibility for everything, approaches zero.

**The main deficit to the Israeli medical system is their ability to provide catastrophic medicine. For this purpose they created the various layers of health insurance.**



The private policies have been created to provide many of the solutions wherever the public system fails.

In fact, who wouldn't want to get the best treatment, the best surgeon, and the most appropriate medicine, and as quickly as possible.

When there is a complex medical situation, the coverage provided through the public system and the health funds is not sufficient and the bureaucracy is not easy and is extensive.

**The private policies have been created to provide many of the solutions wherever the public system fails:**

- 1. Medications that are not in the health basket** - private insurance enables receipt of medication not available in the health basket.
- 2. Transplants and special treatments abroad** - Instead of meeting strict eligibility criteria, private insurance defines the need for a transplant simply, and helps in finding the implant.
- 3. Surgery in Israel and abroad** - eligibility for surgery in a short time, with the option of selecting a surgeon. When the surgery is abroad, the insurance company addresses the parties and suppliers who work with it.

The past Corona period, when the healthcare system reached a crisis, has only strengthened the need and understanding for private health insurance to serve us and our families. If you already have a policy it may be time to check that it is up to date.

**If you don't please be in touch with us for a quote & more details.**

  
**GOLD Insurance**  
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# EXTRAS TO HEALTH INSURANCE

## CRITICAL ILLNESS INSURANCE

This policy is a cash payout if the insured CV is diagnosed with one of the critical illnesses listed on the policy such as cancer, heart attack, stroke, Parkinson's, severe burns etc.

This cash payout can be crucial for the family of the insured to be able to afford additional medical treatment or testing not generally covered on the health policy or through the Kupa such as extra help in the home, loss of income due the insured not being able to work or chas vechalila taking care of a child etc,

It gives the family the peace of mind to be able to concentrate on helping the insured recover.

There is also an option of a payout only related to cancer diagnosis that is cheaper.

## AMBULATORY MEDICAL SERVICES

Ambulatory medical services and advanced technologies provide coverage (partial refund) for a variety of common medical services, which are not related to surgery, such as private specialist visits, private physiotherapy, MRI scans and certain pregnancy tests.

## CHILD DEVELOPMENT

Child development provides a refund for the many therapies commonly provided to children such as:

- Occupational therapy
- Remedial teaching
- Psychotherapy
- Psychologist visits
- Therapeutic swimming
- Therapeutic riding
- Art therapy
- Animal therapy
- Treatment of eating disorders.

## ALTERNATIVE MEDICINE

Today, physicians are increasingly familiar with the field of alternative medicine and are referring their patients to alternative therapies, as part of comprehensive medical care in medical conditions, alongside conventional medicine.

Alternative treatments include:

- acupuncture
- reflexology
- Shiatsu
- Osteopathy
- Chiropractic
- Homeopathy
- Feldenkrais
- Bio-feedback
- Naturopathy
- And others

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