

CASE STUDY 2

In July 2006 Helen's* world was turned upside-down when her husband Brian was diagnosed with an aggressive form of non-hodgkins lymphoma. Brian was a healthy 64 year-old, and the diagnosis came as a complete shock to the family.

Brian was immediately admitted to the Bone Marrow Transplant Unit at Christchurch Public Hospital where he underwent three months of extensive chemotherapy. The treatment meant that Brian would be in hospital for periods of up to three weeks and in-between times he would be sent home for a few days to rest and regain strength. It was a very traumatic time for Brian, Helen, and their three sons, two of whom were living in the North Island.

Although they knew they had a health insurance policy with ING Life, it didn't occur to them at the time that they would be covered, as Brian was being treated in the public hospital system. Fortunately, one of their sons, who had some experience in Insurance Law, checked the details of the policy. He discovered that his father was entitled to make a claim under one of the policy's benefits called a 'Public Hospital Cash Grant'. This benefit pays \$200 per day for every day spent in a public hospital (after three nights and up to a maximum of ten nights).

Helen describes this discovery as "a ray of light during a very dark time". The money enabled her to comfortably cover costs such as daily parking at the hospital, and contributing towards the cost of flights for her sons to fly to Christchurch at short notice. Helen was so grateful to her children for the emotional support they gave her, and she was determined that they didn't get into debt.

The family assumed that the payment was a one-off, and were surprised and overwhelmed when they received a follow-up call from their Claims Specialist who told them that they could continue to make further claims each time Brian was admitted to hospital, and furthermore, that there was no limit to amount of claims they could make.

Helen felt that the service she received from the Claims Specialist was outstanding. Not only was everything explained to her but the Claims Specialist also made making the actual claims as simple as possible. The whole experience gave her an unexpected feeling of support because someone genuinely cared about her. It also confirmed to her that she was more than just a policy number.

Brian passed away suddenly in early December 2006 after a very courageous battle against the cancer. Helen has been very brave in sharing her story with us as she is still feeling the loss of her greatly loved husband of 35 years. Although her story is sad, she feels that she has an important message to share with others:

"You may not realise all the benefits under your policy. Even as a professional who gives advice to others, I still hadn't read my policy to find out what I was entitled to. Most people wouldn't realise that a private insurance policy may allow you to make a claim even if treated in a public hospital" she says.

Helen, we wish you the best of luck for your future.

* Real names have not been used in this story