Are Pre-existing Medical Conditions Covered or Not?

Public in general talks about health care like it's a debatable issue. We weigh the pros and cons, we take sides, we argue. The truth is, everyone is better off when everyone is healthy, especially those of us who have to face a serious health condition.

Many people think that by insuring themselves, they will be covered for anything that might happen to them in the future. Unfortunately, this is not correct as all insurance policies might have certain limitations. Furthermore, one must not forget that for anything to be insurable, it has to be of an accidental and fortuitous nature. For example one can insure himself to repair his car if he accidentally crashes in the future, because him crashing in the future is an unknown. However he cannot insure his repairs if he decides to bash his car up with a hammer, as that action was not accidental. He knew he would damage his car!

The same applies when, for example, buying an insurance policy which offers covers for medical expenses. Such an insurance policy would normally exclude pre-existing medical conditions, so when reading an insurance policy, it is quite common for people to ask: What are pre-existing medical conditions? Does pre-existing medical conditions could effect my insurance coverage? Do insurance policies cover pre-existing medical conditions? Can pre-existing medical conditions be covered?

A pre-existing medical condition is considered to be an ongoing medical or dental condition, any related complication you might have and/or symptoms, which you are aware of when you are applying for/or renewing an insurance coverage. Such pre-existing medical conditions may be of chronic nature such as heart disease, high blood pressure, cancer, diabetes, allergies, asthma, hay fever or the like or be related to a previous accidental injury.

If a medical condition arises after the date of issue of your Insurance Certificate and/or after the renewal date of the insurance policy, such condition will not be considered as a pre-existing medical condition.

Therefore coming back to the principle of "accidental and fortuitous", one would be insured if he had to, let us say suffer an injury which he never expected to suffer when he bought an insurance policy, because when he bought the policy he was healthy and expected things to turn out right. However if he was aware of say a decaying tooth before he bought the insurance, then he cannot expect the insurers to pay him the bill of the dentist after he bought the policy. Such a case could also be considered as insurance fraud. In any case, it would not be very intelligent of the insurer to sell an insurance policy for say Eur 25, when they know already that a few days later they are sure to pay say Eur 500…..at least not if they want to make a profit.

We always recommend that one refers to his / her insurance company any medical condition he / she is aware of when purchasing / renewing an insurance policy.

If you are aware of a medical condition and you are not sure if it could affect your diving activity and / or your insurance coverage, we encourage you to contact the DAN Europe Medical Referrals Helpline on +39 085/893033 or alternatively send an email to medicalreferrals@deib.eu. Your enquiry will be handled confidentially by the referrals team and the DAN Doctors, and you will be advised on whether your medical condition may or may not effect your insurance coverage. This would avoid situations whereby one becomes aware of a discontinuity in coverage only after making a claim.

Typical situations of persons suffering from pre-existing medical conditions:

- An insured whilst applying for an insurance coverage, was aware of his high blood pressure condition. When he was abroad he suffered a urinary tract infection and went to a hospital.

Given that there was no connection between high blood pressure and urinary tract infection, the medical expenses incurred by the insured were completely covered by the insurance coverage as it was not a pre-existing medical condition.

- An insured whilst diving in tropical waters with a shorty wetsuit, accidentally hit a fire coral and went to a hospital for medical treatment.

After evaluating the medical report together with the information provided, the insurance company and its in-house doctors realized that prior to inception of the insurance policy she suffered from a spread psoriasis affecting forearms and legs. In view that on the second week of medical treatment the insured had an infectious complication with local cellulitis, which was facilitated by the pre-existing medical condition, the insurance company agreed to pay for the first week of medical treatment.

- An insured while diving in shallow depth felt pain in his chest and aborted the dive. Insured was evacuated to a nearby hospital for a medical visit by a specialist medical doctor.

After the medical reports and required information were assessed by the insurance company and its in-house doctors, the medical visit expenses incurred by the insured were not covered for the following reasons:

– It transpired that the insured was suffering from a heart disease before inception of insurance coverage;

– The medical expenses incurred were related to the heart disease (i.e. to a pre-existing medical condition).

– Before buying insurance coverage, the insured was already advised by his medical doctor not to undertake diving activities.

Everyone at one point or another suffered from sickness or injury. So, you may be asking yourself….”Is such sickness or injury considered as a pre-existing medical condition?” If the answer to your question is still unclear, we urge you to contact us and we will be more than happy to answer any questions you may have.