

Page title: Buy health insurance online safely | Etiqa

Meta description: Buy online health insurance in 1 minute & get approved instantly. Learn why you should buy medical insurance online and how to.

H1: 4 things you should know before buying online health insurance

Between the cost and the tediousness of preparing the required documents, getting a health insurance plan can be quite cumbersome. Some people find the process of understanding a policy too difficult, or get turned off by confusing, complicated medical insurance terminology so they tend to give up before even trying to take the time to comprehend it. If that sounds like you, don't fret, we have good news for you!

You can buy medical plans for yourself and those under your care without going through the hassle. Getting an insurance policy can be quite easy and affordable when you buy it online. As e-commerce becomes more available and simpler, it has never been easier and more convenient to buy insurance at the comfort of your own home! It is also a smart move considering the current COVID-19 situation where we most likely prefer to do any transaction safely from home.

From easy access, minimal documentation to lower costs, there are far too many benefits of buying any insurance online. Here we have listed a few of these reasons that make buying insurance online the way to go.

H2: Safe online transaction

Many people hesitate from turning to the online world for buying insurance for the fear of online hacking, and the lack of proof and documentation. Rest assured, modern technology has made sure that buying insurance online is much safer with increased firewall protection and security checks to keep your personal information safe.

If you are still cautious or skeptical about the legitimacy of the insurance products sold online, do note that the push to make them available online came from Bank Negara itself. The central bank had required insurance providers to provide critical illness and medical insurance on their websites by March 2019. You will have to do some research, however, in order to ensure that you buy a suitable product and that you're on the correct website of your preferred insurance provider.

H2: Product information is simpler and more transparent

As online insurance are sold directly to the customers, the onus is on you to find the suitable product that fits your insurance needs. You can take your time to decide as you get more insight into the amount of protection and coverage you will receive. The good news is that you won't be overwhelmed by what you read as the insurance products available online are designed for easy understanding with simplified underwriting. All product features are explained thoroughly in layman terms so that the buyers know exactly what they are buying.

Insurance companies understand that customer support is vital when they start to sell their products online. Hence they make online assistance available to plunge the gap between conventional insurance and online insurance. If you are confused about which plan is best tailored for you, the online insurance companies provide round the clock assistance with the help of the live chats and AI chatbots on their website, as well as 24/7 helplines.

H2: Faster and hassle-free

It's incredibly convenient to browse different quotes and make decisions based on the price range. But more than that, you can purchase medical insurance online just by answering some simple questions related to your health on the website. There is no long list of forms and documents that need to be curated and signed like when you buy a traditional (offline) insurance. Most online insurance products do not require medical check-up; the personal information you provide on the website is enough for instant approval!

And what happens after you get approved? There will be no medical card issued, hence you don't have to wait for the card to be produced and reach your mailbox. In the case of hospitalisation, simply present your identity card and inform the panel hospital of your online insurance. If you're covered by Etiqa e-Medical Pass, you can be admitted without any payment! Just call the 24/7 hotline and they will prepare the Guarantee Letter (GL). How convenient is that?

H2: Cheaper premiums (insurance charge)

Generally, the price of online insurance plans are cheaper than buying in person. The insurance companies also save a lot from distribution channel expenses, infrastructure charges and other overheads by going online to sell their products, allowing them to charge lower premiums.

Another reason is that most online insurance are designed to cater to younger customers, who prefer standalone insurance products with lower premiums. That's why online insurance are made so affordable that anyone can buy them!

A little awareness and research can go a long way in ensuring the process of getting insured becomes a breeze for you. All the benefits of online insurance mentioned above

make it a safer and more convenient choice. When it comes to online medical insurance that is trustworthy and just a few clicks away, [Etiga e-Medical Pass Insurance](#) has you covered in every front. It is an affordable medical insurance with no lifetime limit, and requires no medical checkup. So you can set aside your fears and explore the e-Medical Pass Insurance plan [here](#) and get secured with ease.