

1. Decide if you need health insurance

- Are you turning 31 ([Avoiding LHC loading](#))
- Do you want to avoid the Medicare Levy Surcharge ([What is the MLS](#))
- Are you starting a family / have young children
- Do you use health services not covered by [Medicare](#)
- Your age or health has increased your likelihood of needing health services

2. Choosing a health insurance provider

- Get at least three quotes to compare (online, in person or via phone)
- Always call up and talk to an insurer if you require more information
- Consider using an online aggregator site ([Are aggregator sites all equal?](#))

3. Decide what type of cover you want

- [Hospital](#)
- [Extras](#) (aka General Treatment/Ancillary)
- Ambulance ([What to look out for](#))
- Combined (A package of hospital and extras)

4. Decide on the level of cover you need for hospital

- Consider your needs and future needs (Family, Health, Age)
- Know how much choice you want when it comes to hospital treatment ([Levels of hospital cover](#))
- Are there exclusions or restrictions for treatments you might be likely to need?
- Check if any [pre-existing conditions](#) you might have will be covered
- Does the insurer have a [gap cover](#) arrangement?
- Make note of [co-payment](#) and [excess](#) options and how they might affect premiums or the [MLS](#)
- Take note of [waiting periods](#) or [benefit limitations](#)

5. Decide on the level of cover you need for extras

- Consider your needs and future needs (Family, Health, Age)
- Consider the level of extras you need (Basic / Medium / Comprehensive)
- Is everything you regularly use covered?
- Research how much an insurer will cover for services you're likely to use
- Find out the range and availability of [preferred providers](#) available in an insurers network
- Note [annual limits](#) (and when they reset), any [combined limits](#) and if limits increase with loyalty
- Take note of [waiting periods](#)

6. Buy your insurance

- Decide on the frequency of your payments
- Make note of when your cover starts
- Read the fine print ([What is a PDS and why you need to read it](#), [What is an SIS](#))
- Find something you don't like? Cancel within the [cooling off period](#) (usually 30 days)

7. Review your policy each year

- Have your circumstances changed? (Family situation, financial situation, address)
- Is your level of health the same?
- Are your extras needs more or less?