

Why Health Insurance Plan is Important For International Students?

The disease can happen no matter how conscious we are about our health. Medical expenses are unbearable and cost huge if needed to treat deadly diseases and accidental injuries. That's why healthcare insurance in Toronto is beneficial to meet medical treatment expenses.

Not just for the Canadian population, [health insurance plans in Canada](#) are an excellent investment for overseas students. This helps them to reimburse illness expenses and incurred injury payments. So, if you plan to study abroad, here's what you need to know.



What is a Healthcare Insurance Plan?

Health insurance is a form of insurance that provides medical expenses coverage. Depending on the type of health insurance you choose, you can use the insurance amount to pay hospital bills, medical bills, and doctor's fees. Insurance plans don't cover critical illnesses, but getting coverage for injuries and illnesses can be beneficial.

Why Should International Students Invest in Health Insurance?

If a student is pursuing studies in a foreign country, it is vital to get [health insurance](#). The [health insurance in Toronto](#) provides coverage for the duration of the course. In case a student falls ill and needs treatment that can be expensive, [health insurance in Canada](#) helps provide the coverage.

Moreover, some universities also request insurance proof before admitting to foreign universities. A few more reasons to invest in a healthcare insurance plan are as follows:

1. Less Expenditure : **Health insurance in Toronto** helps to reduce the burden on your pocket. You need to pay fewer amounts for medical expenses. Moreover, the medical expenses you pay are deductibles and tax-deferred. For instance, if you don't have any medical insurance plan in Toronto and you're going for an MRI

scan. It may cost you around \$2400-CAD 900. However, with health insurance, you may need to pay half of the amount and may not even pay for the MRI scan.

2. No Government Funded Healthcare : No doubt, if you have health insurance in your country, government-funded healthcare insurance is not applicable in Canada. Moreover, the cost of general healthcare is extremely high and may increase. If you don't have [health insurance in Canada](#), you may have to pay heavy medical bills during a medical emergency.

3. Doctor Discounts : Without [health insurance in Toronto](#), the doctors will charge you higher. However, you don't need to worry about medical expenses with health insurance. The [health insurance service in Toronto](#) has tie-ups with health practitioners, so you may have to pay fewer consultation fees. Moreover, you also get additional benefits with a health insurance plan that helps to manage expenses easily.

4. Low Premiums : Students are active and healthy. They might need coverage for fewer years or as long as they stay in Canada. Thus, a premium of [health insurance in Canada](#) is affordable for students compared to others. Above this, the premium payment will be broken down monthly or throughout their course duration so they can pay premiums easily.

5. Dedicated Advantages : With [health insurance in Toronto](#), students can also have insurance coverage for pre-existing injuries, sports injuries, mental health problems, maternity expenses, prescriptions, and hospitalization expenditures. All these benefits are covered under health insurance.

Types of Health Insurance Plans for Students

International students can select various types of [health insurance in Toronto](#) depending on their needs. A few of them are as follows:

1. Regular International Health Insurance : The plan is for students to pursue their education in Canada for a particular time. The insurance covers sports injuries, mental health, emergencies, and more.

2. International Travel Health Insurance : This is for students who travel abroad for two years or three years. The medical insurance plan helps meet expenditures of medical emergencies during the staying period. The insurance provides coverage benefits such as worldwide coverage, an affordable premium already included in the travel plan, coverage for the family and other dependents, and more.

3. International Major Health Insurance : This would be long-term [health insurance in Toronto](#) for students living in Canada for more than a year. The major health insurance is a renewable plan that covers families and individuals. The plan provides flexible coverage, insurance for long-term and covered childbirth, and pre-existing conditions.

Final Thoughts

[Toronto's health insurance](#) can help protect you from paying hefty amounts for medical emergencies. However, the rules and regulations for the [healthcare insurance plan in Canada](#) may change. So, when choosing [health insurance in Canada](#), apply through any reputable province or healthcare insurance provider. If you need help with any healthcare insurance in Toronto, contact us today and get advice from the expert. We are here to guide you.