

Letter to Disagree with Health Insurance Benefits

[Your Name]

[Address]

[Letter Date]

[Recipient's Name]

[Address]

[Subject: Subject of Letter] -Optional-

Dear [Recipient's name]

While paying my premium every month, I always thought that I shall be happy when in the case of loss, compensation will be made. The purpose of taking health insurance was that if I face an unpleasant incident, the medical expenses may not burden my finances. After getting diagnosed with epilepsy, the doctor suggested a treatment which is very costly. Also, the medicines that are suggested are a burden on my pocket. I wrote to the company to claim my insurance. As per my health insurance, the company is due to make 100% insurance. In compliance to that, not only the medicines but also the treatment expenditure should be taken up by the company. I had already provided you with all the necessary documents. After being told that the treatment expenses are exempted by you, I am in a state of trauma. It seems to me that I had taken a wrong decision to take the policy. What benefit have I reaped after all these years of paying for policy if in the time of need the major health expenses are on my own shoulders? I want to tell you that I do not agree to your proposed settlements. This is certainly not what I deserve in compensation. You cannot exempt the treatment expenses now when the policy already clearly said "100% reimbursement for all health issues". I request you to consider this disagreement and reconsider your settlement offer in the light of my policy. Desperately waiting for your response! Thanks.

Sincerely,

[Your Name]

[Your Title] -Optional-