

	Number of hospital admissions over or equal to	Claim Ratio ⁽¹⁾ over or equal to	Insured with Copayment
Case 1 Simple Diseases	3 times per policy year	200% of health insurance premium	30% of covered medical expenses in the following policy year



Number of hospital admissions

1st time
2nd time
3rd time



Medical expenses incurred in the policy year⁽²⁾

10,000 THB
15,000 THB
20,000 THB



Claim Ratio

$$= \frac{10,000 + 15,000 + 20,000}{20,000} \times 100$$

$$= \mathbf{225\%}$$

- ✓ Hospital admissions \geq **3 times**
- ✓ Claim Ratio \geq **200% of premium**



Therefore, the insured must pay **30%** of the covered medical expenses in the following policy year.

Note:

1. Claims Ratio under each rider.
2. Include benefits directly related to each inpatient admission, such as follow-up appointments after hospital discharge.