

Number of hospital admissions over or equal to

Claim Ratio⁽¹⁾ over or equal to

Insured with Copayment

Case 2

General diseases⁽²⁾
(exclude critical illnesses and major surgeries)

3 times
per policy year

and

400%
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⁾

30,000 THB
25,000 THB
30,000 THB



Claim Ratio

$$= \frac{30,000 + 25,000 + 30,000}{20,000} \times 100$$
$$= 425\%$$

- ✓ Hospital admissions \geq **3 times**
- ✓ Claim Ratio \geq **400% 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 accident and Simple Diseases with other complications, which will be considered general illnesses.
3. Include benefits directly related to each inpatient admission, such as follow-up appointments after hospital discharge.