

Public?



Or Private?



Public health systems vs Private health insurance

While New Zealand has an established public health system, there are limitations to what it can provide. For emergency treatment, the public system will provide you with immediate care. But for other health problems, even serious ones like heart surgery, you may have to be continuously assessed to remain on the waiting list. It may take months, or even years to be treated. The effects waiting can have on you and your family can range from being inconvenient to devastating.

Private health insurance provides for those who don't qualify for immediate treatment in the public system. It means you can choose to have treatment and access to private healthcare when you need it. You don't need to compromise your quality of life while you wait for treatment. You also won't have to increase debit or reduce savings to pay for private treatment.