

PRINT- COVERAGE

S.No.	January, 2023	Publication	Headline	Page No.
1	04 th , Wed	Live Mint	Comparison and ranking of Care Health Insurance's product with competitors.	11

Top 15 health plans for you



How do you buy a health insurance plan? With numerous products, plan options, and all the complicated fine print, comparing insurance can be quite a daunting task. To simplify and empower quicker decision-making, Mint in association with *Beshak.org*, an unbiased insurance discovery platform presents Mint Beshak Insurance Ratings. This rating zooms into the most essential aspects of insurance plans blurring out the frills to present a refreshed version 2.0 of our erstwhile mediclaim rating. The full ratings can be seen at: <https://bit.ly/3ztmodF>.

In today's edition, we list the top 15 health insurance plans for people below 65.

These plans have been first stacked for two critical outcomes with respect to health insurance (a) lowest

out-of-pocket expenses from hospitalization (product rating) and (b) smoothest claim settlement (claims rating) to generate the overall rating.

This overall rating can then be compared with the premium affordability rating to evaluate suitable plans, based on the individual preference of the reader.

For the purpose of ratings, we have considered indemnity-based comprehensive family floater hospitalization plans available online. The premium affordability rating is indicative. It is relatively measured on premiums of a ₹10 lakh cover for a family of two adults and one child, living in Mumbai.

—Navneet Dubey



The below table is a summary/extract of the detailed rating on livemint.com. Scan the QR code to check out the detailed Mint Beshak Insurance Rating including the scoring methodology.

	Product rating*	Claims track record rating*	Overall rating	Premium affordability rating
HDFC Ergo - Optima Secure	5.0	4.7	★★★★★ 4.9	₹₹₹₹₹ 4.0
HDFC Ergo - Optima Restore	4.7	4.7	★★★★★ 4.7	₹₹₹₹₹ 4.0
Reliance General - Health Gain (Power)	4.7	4.3	★★★★★ 4.6	₹₹₹₹₹ 3.5
Manipal Cigna - ProHealth Prime (Advantage)	4.7	4.0	★★★★★ 4.6	₹₹₹₹₹ 4.0
ICICI Lombard - Complete Health Insurance (Health Elite)	4.5	5.0	★★★★★ 4.6	₹₹₹₹₹ 4.5
Niva Bupa - Health ReAssure	4.6	4.1	★★★★★ 4.5	₹₹₹₹₹ 3.0
Care Insurance - Care Supreme	4.6	4.0	★★★★★ 4.5	₹₹₹₹₹ 3.0
Magma HDI - One Health (Premium)	4.3	5.0	★★★★★ 4.4	₹₹₹₹₹ 4.5
Aditya Birla - Activ Fit (Preferred)	4.6	3.7	★★★★★ 4.4	₹₹₹₹₹ 3.5
Royal Sundaram - Lifeline (Supreme)	4.4	4.4	★★★★★ 4.4	₹₹₹₹₹ 2.5
Niva Bupa - Health Companion	4.4	4.1	★★★★★ 4.4	₹₹₹₹₹ 3.5
Aditya Birla Health - Active Assure (Diamond)	4.4	3.7	★★★★★ 4.3	₹₹₹₹₹ 3.0
Star Health - Assure	4.4	3.7	★★★★★ 4.3	₹₹₹₹₹ 3.5
Manipal Cigna - ProHealth (Accumulate)	4.3	4.0	★★★★★ 4.2	₹₹₹₹₹ 4.0
Go Digit - Health Insurance (Comfort Pro)	4.1	4.0	★★★★★ 4.1	₹₹₹₹₹ 3.0

Note: The higher the rating, the better the plan is. However, in the case of the premium affordability ratings, the higher the ratings, the more expensive the plan will be.


ONLINE COVERAGE

S.No.	January, 2022	Publication	Link
1	2 nd , Mon	People Matters	Here's what Mr Sanjeev Meghani, Head – Human Resources, Care Health Insurance has to say on harmonious work-life balance.



Creating a harmonious work-life balance, or work-life integration, is crucial for improving your physical, emotional and psychological well-being and also paramount to your career progression. This balance can be maintained by keeping in mind some simple things in everyday life, such as realistic deadlines to assignments, bucketing and prioritising tasks at hand, understanding strengths of your team and ensuring their maximum efficiency etc. This not only builds confidence in you but also helps fostering a cohesive work environment,” said Mr. Sanjeev Meghani- Head of Human Resources at Care Health Insurance.

S.No.	January, 2023	Publication	Link
2	2 nd , Mon	Forbes Advisor	Article on Best Health Insurance plans in India with a special mention of Care Health Insurance.



HEALTH INSURANCE

Care Youth
Health
Insurance Plan

4.0

★ ★ ★ ★ ☆

Forbes ADVISOR

18 years/35
years

3 lakh-25 lakh

19,000

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S.No.	January, 2023	Publication	Link
3	6 th , Fri	ET BFSI	Read what Mr Ajay Shah, Head – Distribution, Care Health Insurance has to say on insurance industry outlook 2023.

Health Insurance

In the upcoming year, the Health Insurance sector should continue innovation in various aspects. Products are here to become more comprehensive, services are becoming more exhaustive and claims processing, easier, highlighted Ajay Shah, Director & Head - Retail, Care Health Insurance.

"Several trends like introduction of progressive features such as coverage for robotic surgeries, higher sum insured options, global, comprehensive coverage, zone-based premiums, coverage for Outpatient treatments, access to e-consultation, and fitness & wellness programs have also witnessed growth in the industry," he said.

Simultaneously, data-driven innovations and digital tools, such as artificial intelligence (AI), the internet of things (IoT), robotic process automation (RPA), machine learning, and blockchain, among others, will continue to aid in accelerating administrative tasks like underwriting, processing claims, managing customer queries etc, Shah added.

S.No.	January, 2023	Publication	Link
4	8 th , Sun	ET HR World	Article by Mr Sanjeev Meghani, Head – Human Resources, Care Health Insurance on factors that will shape up 2023.

Top HR Trends: Factors that will shape the year 2023

The year 2023 is set to open a window of opportunities for organizations and employees alike.

ETHRWorld Contributor • January 08, 2023, 08:41 IST



Sanjeev Meghani, HR - Head, Care Health Insurance

By Sanjeev Meghani

While the world is witnessing aftershocks of a global pandemic, an ongoing war and an impending economic recession, the Human Resource function has been undertaking several data-led and tech-driven approaches to address novel challenges and

S.No.	January, 2023	Publication	Link
5	25 th , Wed	Mint Genie	Here's what Mr Ajay Shah, Head – Distribution, Care Health Insurance has to say on porting of health insurance from one insurer to another.

Speaking on the same, Ajay Shah, Director & Head - Retail of **Care Health Insurance** said, “The portability guideline by IRDAI enables policyholders to opt for their preferred insurer without worrying about losing their policy continuity benefits. Porting a health insurance plan can in fact have added benefits; you can upgrade to a product with better features & services from a different insurer, get attractive premiums & enhanced services, all this without losing out on continuity of waiting period for pre-existing conditions earned with the previous insurer.”

“Some insurers also give you an option to their other accrued benefits and bonuses after porting to their plans/products. To port a Health Insurance policy, one needs to apply at least 45 days prior to the premium renewal date,” he added.

S.No.	January, 2023	Publication	Link
6	30 th , Mon	Forbes Advisor	Article on Cashless Health Insurance with a special mention of Care Health Insurance.

Insurance Companies	Networked Cashless Hospital List
Aditya Birla Health Insurance	10,000+
Bajaj Allianz General Insurance	8,000+
Cholamandalam MS General Insurance	10,500+
Manipal Cigna Health Insurance Company	7,500+
Edelweiss Insurance	6,000+
Future Generali India Insurance	7,500+
Kotak General Insurance	7,000+
Go Digit General Insurance	6,400+
HDFC ERGO General Insurance	13,000+
ICICI Lombard General Insurance	6,500+
IFFCO Tokio Health Insurance	7,500
Niva Bupa Health Insurance	8,600+
Reliance General Insurance	8,600+
Care Health Insurance	19,000+

S.No.	January, 2023	Publication	Link
7	31 st , Tue	Live Mint	Article on retail health insurance market with a special mention of Care Health Insurance.

“In India, the health retail health insurance segment is currently dominated by five standard health insurers (SAHIs): Religare-led Care Health Insurance, Niva (Max) Bupa Health Insurance, [Aditya Birla](#) Health Insurance, Star Health and Allied Insurance and ManipalCigna Health Insurance,” the report by the investment banking firm further noted.

OPEN IN APP

These entities have disrupted the market to capture over 50% share and are expected to be the biggest beneficiaries of growth within the segment, the study said, adding that these companies have received significant interest from global and domestic investors alike in the past.

For instance, last year, Aditya Birla Health Insurance bagged ₹665 crore from [Abu Dhabi Investment](#) Authority (ADIA) while [Religare Enterprises](#) Ltd was in the process of raising ₹300 crore for Care Health Insurance via a rights issue.