

PRINT - COVERAGE

S.No.	January, 2024	Publication	Headline	Page No.
1.	7 th , Sun	The Hindu Business line	Article on variants in Health Insurance with a special mention of Care Health Insurance	09



Sai Prabhakar Yadavalli
bl. research bureau

Health insurance has long evolved beyond the base variant in order to better serve policyholder's specific needs. If one invests time in parsing through the 15-odd variants offered by the same insurer, one can find the right fit of health insurance. From serving low-cost, entry-level insurance to 'specific disease fit', the variants hold the key for every need.

We have classified the several variants into four broad categories so that policyholders can refer to the template while narrowing down their specific policy.

HIGH-COVER VARIANTS

Providing a health risk cover is different from other products in one critical aspect: size of coverage does not correspond to cost (annual premium).

While a ₹5-lakh cover may cost around ₹8,000, a ₹1-crore cover can be purchased at ₹12,000. This allows insurers to focus on higher cover variants in several ways. In the most direct fashion, most insurers have a ₹1-crore variant along with base variant offering cover of ₹2-3 lakh. The ₹1-crore policy will not have NCBs or restoration of covers, but will be similar to base variants in other respects. Niva Bupa also offers a ₹10-lakh cover with inbuilt ₹90 lakh top-up cover as a variant.

Specific variants now allow accumulation of unused cover from past years till an upper limit of 5 to 7 times' original cover. Care Supreme Direct or Niva Bupa Re-Assure 2.0 are instances. At the same cost as a ₹5-lakh cover at the start, a healthy individual can rack up ₹35-lakh cover over seven years in such policies.

Unlimited claims in a year and unlimited restoration of cover are other variants that offer higher covers.

DISEASE-SPECIFIC

Health insurance may be out of reach of the demographic which can benefit from it the most. Policyholders with hypertension, diabetes, asthma or other chronic conditions will have a high barrier to purchase and may often be denied covers.

Most insurers are now offering policy variants that are specific to a disease. For instance, Star Health, Care Health or Aditya Birla offer policies for hypertension, diabetes, asthma or others conditions that may be existing at the time of policy initiation.

The normal pre-existing disease (PED) waiting period of 2-4 years may apply, but the policyholder can access a cover in the least. This may not be possible otherwise.

They are on the higher side of cost, for instance Diabetes plan from Star costs ₹19,000 which is double that of a normal plan or may come with a 20 per cent co-pay clause. These plans generally have no medical tests if already

AT A GLANCE

- Most insurers now offer policy variants specific to a disease
- Some plans focus on rewards for maintaining a healthy lifestyle
- Maternity variants are offered by only a handful of insurers

declared at the initiation.

Star Health also offers a PED buyback policy, which minimises the waiting period to one year. This can be a useful variant to policyholders with other known disease at the time of policy initiation itself.

MATERNITY PLANS

Medical care for maternity and related conditions is either covered after a waiting period or not at all in normal variants. Tata AIG Medicare, Niva Bupa Aspire or Care Health's NCB Super Premium offer maternity-related variants. Day one cover is available in Care Health or Joy Tomorrow plans offer covers for newborn babies as well, without a specific clause but for a limited time.

Niva Bupa's plans offers a wider care in Aspire plans. Maternity, reproductive surgery, surrogacy or adoption and newborn covers are covered in the plan.

Despite the need, maternity

variants are offered by only a handful of insurers.

REWARD-FOCUSSED

Pitched at the young and those with an active lifestyle, these plans focus on the rewards for maintaining a healthy lifestyle. Aditya Birla Activ suit of plans can offer up to 100 per cent premium waiver upon achieving certain number of active days in a year, though 30-40 per cent discount is more achievable.

A personalised health coach is another feature of such variant from Niva Bupa. Star Health limits the age of entry to under 40 in Young star Silver plan and offers a strong discount in return close to 30 per cent compared to its regular plan.

Policyholders with an active lifestyle confident of achieving the set milestones can go for these variants and save on costs of health insurance, which is unavoidable despite regular exercise.

Plain or lower-cost variants are the most basic of plans from any insurer's stable of products. Ensure at least 20-30 per cent discount in such plans which may not offer NCB, restoration of cover or other value added products. Arogya Sanjeevani, a standardised product from IRDAI, may be one such variant across insurers. Some insurers also offer locking in entry age at the time of issuance, which implies that cost remains stagnant, apart from inflation, over yearly premiums.

S.No.	January, 2024	Publication	Headline	Page No.
2.	21 st , Sun	The Hindu Business line	Comparison and ranking of Care Health Insurance's premium with competitors	10

Health insurance premium tracker

For a 30-year-old male, non-smoker, sum insured of ₹10 lakh living in a metro city

Insurer	Plan name	Key features	Premium (₹)
Niva Bupa	Health ReAssure 2.0 platinum	Unlimited restoration of cover No room rent limit Carry forward unutilized SI up to 5x	11,109
Care	Care supreme	7x SI in 5 years Unlimited restoration of cover	10,592
Star Health	Star Comprehensive	Comprehensive plan Mid term inclusion of wife and child Unlimited restoration of cover	11,476
Aditya Birla	Activ Health Platinum Enhanced	No room rent limit Up to 100% discount on renewal Day 1 coverage	9,750
Bajaj Allianz General	Individual Health Guard - Gold	No room rent limit No claim bonus	12,212
Manipal Cigna	Prime - Advantage	90 days PED waiting period OPD cover up to 50k Unique switch off benefit	12,513
TATA AIG	Medicare Premier	Global coverage along with OPD	13,663
HDFC Ergo	Optima Secure	2X coverage from Day 1 Sum insured doubles after 2 years Zero deduction on non-medical	16,197
Reliance General	Health Infinity (more time)	1 additional month coverage Additional 3L sum insured Global coverage	9,816

Premium is calculated on the basis of age of insured member, location, plan type and sum insured.
Health insurance covers medical expenses that arise due to an illness and benefits will be payable subject to the terms and conditions and exclusions of the policy

Source: www.policybazaar.com

S.No.	January, 2024	Publication	Headline	Page No.
3.	28 th , Sun	The Hindu Business line	Comparison and ranking of Care Health Insurance's premium with competitors	09

Health insurance premium tracker

For a 30-year-old male, non-smoker, sum insured of ₹10 lakh living in a metro city

Insurer	Plan name	Key features	Premium (₹)
Niva Bupa	Health ReAssure 2.0 platinum	Unlimited restoration of cover No room rent limit Carry forward unutilized SI up to 5x	11,109
Care	Care supreme	7x SI in 5 years Unlimited restoration of cover	10,592
Star Health	Star Comprehensive	Comprehensive plan Mid term inclusion of wife and child Unlimited restoration of cover	11,476
Aditya Birla	Activ Health Platinum Enhanced	No room rent limit Up to 100% discount on renewal Day 1 coverage	9,750
Bajaj Allianz General	Individual Health Guard - Gold	No room rent limit No claim bonus	12,212
Manipal Cigna	Prime - Advantage	90 days PED waiting period OPD cover up to 50k Unique switch off benefit	12,513
TATA AIG	Medicare Premier	Global coverage along with OPD	13,663
HDFC Ergo	Optima Secure	2X coverage from Day 1 Sum insured doubles after 2 years Zero deduction on non-medical	16,197
Reliance General	Health Infinity (more time)	1 additional month coverage Additional 3L sum insured Global coverage	9,816

Premium is calculated on the basis of age of insured member, location, plan type and sum insured.
Health insurance covers medical expenses that arise due to an illness and benefits will be payable subject to the terms and conditions and exclusions of the policy

Source: www.policybazaar.com

S.No.	February, 2024	Publication	Headline	Page No.
4.	4 th , Sun	The Hindu Business Line	Comparison and ranking of Care Health Insurance's premium with competitors	09

Health insurance premium tracker

For a 30-year-old male, non-smoker, sum insured of ₹10 lakh living in a metro city

Insurer	Plan name	Key features	Premium (₹)
Niva Bupa	Health ReAssure 2.0 platinum	Unlimited restoration of cover No room rent limit Carry forward unutilized SI up to 5x	11,109
Care	Care supreme	7x SI in 5 years Unlimited restoration of cover	10,592
Star Health	Star Comprehensive	Comprehensive plan Mid term inclusion of wife and child Unlimited restoration of cover	11,476
Aditya Birla	Activ Health Platinum Enhanced	No room rent limit Up to 100% discount on renewal Day 1 coverage	9,750
Bajaj Allianz General	Individual Health Guard - Gold	No room rent limit No claim bonus	12,212
Manipal Cigna	Prime - Advantage	90 days PED waiting period OPD cover up to 50k Unique switch off benefit	12,513
TATA AIG	Medicare Premier	Global coverage along with OPD	13,663
HDFC Ergo	Optima Secure	2X coverage from Day 1 Sum insured doubles after 2 years Zero deduction on non-medical	16,197
Reliance General	Health Infinity (more time)	1 additional month coverage Additional 3L sum insured Global coverage	9,816

Premium is calculated on the basis of age of insured member, location, plan type and sum insured.
Health insurance covers medical expenses that arise due to an illness and benefits will be payable
subject to the terms and conditions and exclusions of the policy

Source: www.policybazaar.com

S.No.	February, 2024	Publication	Headline	Page No.
5.	11 th , Sun	The Hindu Business Line	Comparison and ranking of Care Health Insurance's premium with competitors	09

Health insurance premium tracker

For a 30-year-old male, non-smoker, sum insured of ₹10 lakh living in a metro city

Insurer	Plan name	Key features	Premium (₹)
Niva Bupa	Health ReAssure 2.0 platinum	Unlimited restoration of cover No room rent limit Carry forward unutilized SI up to 5x	11,109
Care	Care supreme	7x SI in 5 years Unlimited restoration of cover	10,592
Star Health	Star Comprehensive	Comprehensive plan Mid term inclusion of wife and child Unlimited restoration of cover	11,476
Aditya Birla	Activ Health Platinum Enhanced	No room rent limit Up to 100% discount on renewal Day 1 coverage	9,750
Bajaj Allianz General	Individual Health Guard - Gold	No room rent limit No claim bonus	12,212
Manipal Cigna	Prime - Advantage	90 days PED waiting period OPD cover up to 50k Unique switch off benefit	12,513
TATA AIG	Medicare Premier	Global coverage along with OPD	13,663
HDFC Ergo	Optima Secure	2X coverage from Day 1 Sum insured doubles after 2 years Zero deduction on non-medical	16,197
Reliance General	Health Infinity (more time)	1 additional month coverage Additional 3L sum insured Global coverage	9,816

Premium is calculated on the basis of age of insured member, location, plan type and sum insured.
Health insurance covers medical expenses that arise due to an illness and benefits will be payable
subject to the terms and conditions and exclusions of the policy

Source: www.policybazaar.com

S.No.	February, 2024	Publication	Headline	Page No.
6.	12 th , Mon	The Financial Express	Article on Senior citizens Health Insurance with a special mention of Care Health Insurance	07

HEALTH INSURANCE PLANS FOR THE 60-PLUS

Better cover but at a higher premium

Choosing a deductible is advisable to reduce the premium outgo

SAIKAT NEOGI

INDIVIDUALS ABOVE 60 years should opt for senior citizen-specific health insurance policies as they provide coverage for age-related illnesses and higher hospitalisation benefits. Some senior citizen policies offer benefits like domiciliary treatment, higher ICU charges, and coverage for alternative treatments.

In such a policy, the sum insured is not shared with other family members unlike a family floater policy, ensuring that the full amount is available for their health needs. To be sure, given the higher risks associated with older people, these policies come with higher premiums.

Wider coverage

Buyers can adjust their co-payment limits, opt for single or shared rooms based on budget and modify voluntary deductibles to lower premiums. Many plans feature minimal to no co-payment clauses offering a robust safety net for senior citizens.

Care Health Insurance's Senior Health Advantage offers up to 2% of the sum insured per day for ICU charges. It pays for pre-hospitalisation medical expenses for 30 days and post-hospitalisation medical expenses for 60 days. All daycare pro-

SENIOR CITIZEN-SPECIFIC COVERS



- A senior citizen should opt for a policy that offers lifetime renewability to ensure continuous coverage
- Ensure that the policy covers day care procedures & outpatient department costs
- Check for pre-existing disease coverage & waiting periods

cedures are covered and co-pay is 50% on all claims made till the age of 70 years. The entry age for the policy is 61 years and comes with life-long renewal.

Similarly, Star Health's Senior Citizen Red Carpet policy covers inpatient hospitalisation expenses incurred for a period of more than 24 hours because of illness, injury or accidents. In addition to in-patient hospitalisation, medical expenses incurred up to 30 days before the date of admission to the hospital are also covered. Up to 2% of the sum insured is payable as ICU charges for

	Premium (yearly, ₹)	Sum insured, (₹)	Co-pay by insurer
CARE HEALTH			
■ Senior Health Advantage	36,024	5,00,000	50%
■ Care Supreme	50,942	7,00,000	100%
■ Care Senior	32,232	5,00,000	80%
STAR HEALTH			
■ Star Comprehensive	45,784	5,00,000	90%
■ Star Health Assure Insurance Policy	48,995	5,00,000	90%
ADITYA BIRLA HEALTH			
■ Activ Health Platinum Enhanced	32,660	5,00,000	100%
■ Activ Assure Diamond	39,970	5,00,000	80%
MANIPAL CIGNA			
■ Prime - Advantage	49,149	5,00,000	100%
■ Lifetime	58,782	5,00,000	100%
NIVABOYA			
■ Health ReAssure	56,705	10,00,000	100%
■ Senior First Platinum	64,096	10,00,000	100%
■ Health Companion	63,484	10,00,000	100%

For self age 61 and spouse 61

Source: Policybazaar

sum insured up to ₹10 lakh. For sum insured of ₹15 lakh to ₹25 lakh, ICU charges are covered up to actuals.

Rakesh Goyal, director, Probus Insurance Broker, says senior-specific policies offer tailored coverage but may be more expensive. "However, while inclusion in a floater policy can provide cost savings, it may not meet all senior healthcare needs," he says.

The age of the oldest member will significantly increase the premium of a family floater health insurance plan. Siddharth Singhal, business head, Health Insurance, Policy-

bazaar.com, says, "In the event of a severe illness requiring prolonged hospitalisation for one of the elderly parents, a substantial portion or the entire sum insured might be utilised, potentially leaving the remaining family members with insufficient or no coverage."

What to consider

Before selecting a senior citizen-specific health insurance plan, one must check for pre-existing disease coverage and waiting period. Many such plans offer reduced or zero waiting periods based on the policy-

holder's profile, saving them from out-of-pocket expenses. A senior citizen should opt for a policy that offers lifetime renewability to ensure continuous coverage.

Considering the increased vulnerability of senior citizens to health issues, accidents and infections, including outpatient department (OPD) coverage is prudent. This can be part of the main plan or chosen as an add-on or rider.

Chirag Nihalani, general manager, Insurance Samadhan, says a senior citizen should understand the policy's stance on pre-existing conditions, including any waiting periods. "Check if the policy covers a wide range of hospitalisation expenses, including room rent, ICU charges, doctor's fees, and surgery costs. Ensure that the policy covers daycare procedures that do not require 24-hour hospitalisation."

Co-payment option

Senior citizens should consider their financial situation, healthcare needs and comfort level with out-of-pocket expenses when choosing between co-payment and deductibles. Co-payment policies involve sharing a percentage of healthcare costs, potentially reducing premiums but requiring higher out-of-pocket expenses during hospitalisation. "Selecting the aggregate deductible over the per-claim basis ensures a more cost-effective approach, as the customer isn't required to pay for each claim separately," says Singhal.

ONLINE - COVERAGE

S.No.	January, 2024	Publication	Link
1.	25 th , Thu	News 24	Article on Wellness benefit being the new hype in Health Insurance with a special mention of Care Health Insurance

Aligned with the thought, Insurers like **Care Health Insurance** are continually striving to provide innovative and comprehensive coverage options for their customers. One such development that has gained significant traction over the past couple of years is the incorporation of wellness benefits in health insurance plans. This emerging trend has captured the attention of both insurers and policyholders alike, reshaping the way we think about comprehensive health coverage.

S.No.	February, 2024	Publication	Link
2.	5 th , Mon	CNBC TV 18	Read what Mr Ajay Shah, Head – Distribution, Care Health Insurance has to say on importance of health insurance

Ajay Shah, Head of Distribution at Care Health Insurance, emphasised the role that health insurance plays in safeguarding finances against the healthcare costs linked to unforeseen medical conditions, including cancer.

S.No.	February, 2024	Publication	Link
3.	7 th , Wed	Mint	Here's what Mr Ajay Shah, Head – Distribution, Care Health Insurance has to say on factors to consider before buying cancer specific health insurance

Ajay Shah, Head – Distribution, **Care Health Insurance**, says “Based on your medical history, it is advisable to look for **comprehensive health insurance** that covers your needs and includes expenses for hospitalisation, pre and post hospitalisation and critical illnesses like long tailed treatment of cancer. For typical cancer treatment coverage, various aspects like surgery, chemotherapy, radiation therapy and prescribed medications should be included.

S.No.	February, 2024	Publication	Link
4.	16 th , Fri	The Financial Express	Article on comprehensive Health Insurance for diabetes with a special mention of Care Health Insurance

Lead a Healthy Life with Health Insurance

Like most diseases, managing diabetes, especially in children, also comes with its financial stress. The cost of insulin, regular medical check-ups and emergency care can strain family finances, particularly in a country with soaring healthcare costs. This is where the importance of [health insurance for diabetics](#) comes into play, especially the specialized plans offered by Care Health Insurance in India.

Recognizing the need for specialized Health Insurance plans for children with diabetes in India, Care Health Insurance has designed a comprehensive health cover called 'Care Freedom'. It covers diabetes, high BP and high BMI and caters specifically to their requirements for a 'carefree' recovery.

S.No.	February, 2024	Publication	Link
5.	21 st , Wed	Business Today	Article by Mr Manish Dodeja, Head – Claims & Underwriting, Care Health Insurance on common mistakes one should not ignore while filing Health Insurance claims

5 common mistakes you should not ignore while filing health insurance claims

Claim filing is an importance aspect and ensures you get the comprehensive coverage as mentioned in your policy.

ADVERTISEMENT

University of Exeter

Finance Masters in 2024

OPEN >



Manish Dodeja

Updated Feb 21, 2024, 2:54 PM IST



A health insurance policy is essential to protect you and your loved ones from expensive healthcare expenses and eliminate the related worries.

A comprehensive Health Insurance plays a significant role in safeguarding you against the financial burden during an unexpected health emergency. While there has been a promising growth in awareness about Health Insurance, sedentary lifestyle and increasing risk of ailments in the fast-paced environment have further elevated its importance. Claim filing is an importance aspect and ensures you get the comprehensive coverage as mentioned in your policy. Hence, it is important to be vigilant about the entire claim process including claim filing to minimize the mistakes that can lead up to its rejection. The below pointers will help you navigate through the usual mistakes:

S.No.	February, 2024	Publication	Link
6.	29 th , Thu	HT Healthshots	Article by Mr Ajay Shah, Head – Distribution, Care Health Insurance on how poor posture poses a risk to your health

Taking corrective measures

The journey to better posture begins with regular stretching and strengthening exercises. Stretching enhances flexibility, while targeted exercises strengthen muscles to support proper alignment. Awareness about the situation, taking up a sport to ensure physical activity, optimising your workstation and taking breaks in between work are some of the critical steps towards correcting a bad posture.

While addressing symptoms and taking corrective measures with your doctor is crucial for rehabilitation of bad posture, taking preventive and pro-active measures such as securing your finances against a medical emergency is equally essential for your overall well-being. With the right Health Insurance, individuals can ensure they get access to quality healthcare in their hour of need. A [comprehensive health insurance plan](#) covers expenses incurred due to treatment of health conditions, ensuring that individuals have access to timely and quality healthcare.