

PRINT- COVERAGE

S.No.	July, 2021	Publication	Headline	Page No.
1	12 th July, 2021	The Hindu	Comparison and ranking of Care Health Insurance's premium with competitors.	12

Health insurance premium							
Insurer name	Key features	Plan names	Premium (₹)	Insurer name	Key features	Plan names	Premium (₹)
Care Health	Day Care Treatments	NCB Super Premium	9,092	Digit Healthcare Plus	Hospital Room Eligibility	Option 1 - Maxima Restore Super	8,861
	Family Floater option	Care	8,265		Day Care Treatments	Option 2 - Early Cover	7,985
	Health Checkups	Care with unlimited recharge	8,885		Family Floater Option	Option 3 - Super care	7,541
	Pre and Post Hospitalisation Coverage	NCB Super Premium with UAR	9,712		Option 4 - OPD Cover	11,806	
Max Bupa Health	Day Care Treatments	Health ReAssure	9,590	Bajaj Allianz General	Hospital Room Eligibility	Individual Health Guard	12,213
	Hospitalization at Home	Health Pulse Enhanced	10,696		Wellness Benefits		
	Family Floater option	Health Companion	9,862		Family Floater Option		
	Alternate Medicine	Go Active	11,747	SBI General Insurance	Pre and Post Hospitalisation Coverage	Arogya Premier	11,074
					Day Care Treatments		
			Hospitalization at Home				
Star Health	Family Floater option	Medi Classic	9,661	Royal Sundaram General	Day Care Treatments	Lifeline supreme	8,578
	Restoration of cover	Star Comprehensive	11,476		Hospitalization at Home		
	Wellness Benefits	Young Star Gold Plan	8,389		Hospital Room Eligibility		
		Young Star Silver Plan	7,133		Alternate Medicine		
					Pre and Post Hospitalisation Coverage	Medicare	9,820
Aditya Birla Health	Day Care Treatments	Activ assure Diamond	7,919	TATA AIG	Day Care Treatments		
	Day 1 coverage	Activ Health Platinum Enhanced	9,074		Hospitalization at Home		
	Day 1 coverage	Activ Health Enhance (Diabetes)	17,912		Hospitalization at Home	Complete Healthcare Privilege	12,241
	Day 1 coverage	Activ Health Enhance (Asthma)	13,170	Universal Sompo General	Hospital Room Eligibility		
	Day 1 coverage	Activ Health Enhance (Hypertension)	19,889		Alternate Medicine		
	Day 1 coverage	Activ Health Platinum Essential	7,474		Hospitalization at Home	Health QuBE Basic	4,947
	Day 1 coverage	Activ Health Essential (Diabetes)	15,072	Restoration of Cover	Health QuBE SuperSaver	4,011	
	Day 1 coverage	Activ Health Enhance (Asthma)	11,240	Hospital Room Eligibility	Health QuBE Comprehensive	5,787	
Day 1 coverage	Activ Health Enhance (Hypertension)	16,587	Day Care Treatments	Edelweiss Health Insurance- Gold (Health 241 Add-on)	10,916		
Kotak General	Hospital Room Eligibility	Kotak Health Care-Premium (Incl optional pack 1)	8,738	Edelweiss General	Hospitalization at Home	Edelweiss Health Insurance Gold	8,733
	Pre and Post Hospitalisation Coverage				Alternate Medicine		
	Day Care Treatments				Day Care Treatments	Basic	9,579
Chola MS General	Day Care Treatments	Flexi Health	7,807	Liberty General	Hospitalization at Home	Elite	10,777
	Hospital Room Eligibility				Hospital Room Eligibility	Supreme	11,337
	Hospitalization at Home				Pre and Post Hospitalisation Coverage	Individual Mediclaim Policy	12,684
	Alternate Medicine			Day Care Treatments			
					Hospitalization at Home		

Data as on July 6, 2021

Source: LIC of India, www.policybazaar.com

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

S.No.	July, 2021	Publication	Headline	Page No.
2	18 th July, 2021	The Economic Times	Article on big demand for share of new age unlisted companies with a special mention of Care Health Insurance	01

Unlisted Shares on Menu post Zomato IPO Response

Big demand for shares of unlisted, new-age companies looking to list in the near future

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Mumbai: Brokers dealing in shares of unlisted companies have never been this busy. The overwhelming response to the recently concluded Zomato initial public offering (IPO) has spurred demand for shares of unlisted, new-age companies that are looking to list in the near future. This has led to a spurt in trading volumes, and share prices of several unlisted companies have risen 20-30% in the past month, said brokers operating in the space.

Unlisted shares enter trading circles only when promoters commit to private placements of their equity (to external shareholders) or when employees dilute stock options. Shares of companies such as Paytm (One 97 Communications), Ola Cabs (ANI Technologies), AB Inbev (SabMiller beer), B9 Beverages (Bira beer), Fino Pay Tech, Mo-

bikwik, Capital Small Finance Bank, Fincare SFB, Utkarsh SFB, Reliance Retail, Razorpay, Bazaar India Retail, Smaash Entertainment, Nykaa, unlisted HDFC-affiliate HDB Financial Services and Care Health Insurance, among others, are being traded in sizable lots everyday through brokers dealing in unlisted equities.

"The unlisted market has turned extremely bullish... There are more buyers and less sellers. Lower supply of unlisted shares has jacked up prices," said Sandip Ginodia, CEO of Abhishek Securities, a broking firm dealing in unlisted shares.

Sourcing of unlisted equities is difficult as there is no formal market for them. Therefore, Esop pools are the only 'catchment zones' for brokers seeking unlisted shares. "The supply of Esop units has gone up over the past one year," said Rajan Shah, MD of 3A Capital.

Valuation on 'Future Prospects' >>> 6

Shares In Demand

PRICE (PER SHARE)

Paytm (One97 Communications)	₹ 2,400-2,600
Ola Cabs (ANI Technologies)	₹ 18,000-19,500
AB Inbev (SabMiller beer)	₹ 250-270
B9 Beverages (Bira beer)	₹ 950-995
Fino Pay Tech	₹ 260-285
Capital Small Finance Bank	₹ 290
Lava Mobile	₹ 350
Fincare SFB	₹ 97
Utkarsh SFB	₹ 234
Reliance Retail	₹ 2,100
Bazaar India Retail	₹ 50
Care Health Insurance	₹ 180 - ₹ 200

Source: Abhishek Securities, Planify



Share prices of several unlisted companies have risen 20-30% in the past month, say brokers

S.No.	July, 2021	Publication	Headline	Page No.
3	31 st July, 2021	The Hindu Business Line	Article on Health Insurance policies with a special mention of Care Health Insurance	09

Decoding health policy refills

Many insurers offer to restore your original sum insured, but the process varies

BAVADHARINI KS
BL Research Bureau

Since the outbreak of Corona virus many people have filed health insurance claims, resulting in partial or complete exhaustion of their sum insured (SI) or health cover amount. While the claim would have reduced the policyholders' SI, most health policies in the market come with a built-in back-up option. In other words, insurers fully reinstate the original SI once it is exhausted. This means after the entire cover amount is used up in a policy year, there will still be a cover available to the extent of the SI.

The reinstatement of SI feature is also known as restore, recharge, refill or reload feature across insurers and is available in case of hospitalisation. But there are minor drawbacks to this feature. Here is all what a policyholder should know about this benefit.

How does it work

Almost all health insurers offer to refill your original health cover amount post a claim but the process varies across insurers. A restoration of SI in your health policy can happen in two ways. One, an insurer refills the used-up portion of SI only after complete exhaustion of the policy amount. Say suppose, your health cover is ₹10 lakh

and during the policy period you utilise the entire amount. Then, the refill feature comes into play and reinstates your cover up to ₹10 lakh, which was your original SI. But if you claim only ₹5 lakh in this scenario, your SI stands at ₹5 lakh only. For instance, policies including Manipal Cigna's Pro Health Insurance plan, Activ Health from Aditya Birla Health insurance, ICICI Lombard's Complete Health insurance and Star Health's Star comprehensive plan offer this benefit.

Two, there are some policies in the market which offer to reinstate the cover even if there is partial utilisation only. That is, if you claim ₹5 lakh out of ₹10 lakh (SI), then the SI is reinstated up to ₹5 lakh and your total health cover is ₹10 lakh post the claim. Policies that offer this feature include Max Bupa's Go Active, HDFC Ergo's Optima Secure plan, Arogya Supreme plan from SBI General and Lifeline plan from Royal Sundaram General Insurance.

Take note

While with the restoration feature, you and your family will never run out of health coverage during any policy year, policyholders should be aware of three key points. One, typically, the restore benefit is available only once during a policy year where 100 per cent up to base SI is reinstated after

What's on offer: Restoration of sum insured

Insurer	Policy name	Availability of restore/refill feature in a policy year
Aditya Birla Health	Activ Health	Only once*
Care Health	Care Plus plan	Multiple times ⁵
ICICI Lombard	Complete Health Insurance	Only once
Manipal Cigna	Lifetime Health	Multiple times
Max Bupa	ReAssure	Multiple times ⁵
SBI General	Arogya Supreme	Only once ⁵
Star Health	Star Comprehensive plan	Only once ⁵

*Premiere version of the same policy has restore feature multiple times; #Restore/Refill benefit available even after partial exhaustion in a policy year. For other policies mentioned, it is available after complete exhaustion of SI. \$The reinstated SI can be used for same and different illnesses. For other policies mentioned, reinstated SI can be used for unrelated illnesses only

complete or partial exhaustion of base SI. If there are multiple claims during the policy year, then the restore benefit may not help. However, there are a few policies in the market that offer unlimited restoration benefit during the policy period if you exhaust your health cover completely or partially. Care Plus plan from Care Health Insurance, Max Bupa's ReAssure plan and Manipal Cigna's Pro Health Insurance plan are a few examples.

Second, an insurer reinstates the SI and the same will be available only for subsequent claims. That is, if you make a claim for ₹5 lakh for heart-related ailments (SI is ₹10 lakh), the insurer will restore ₹5 lakh that you have claimed but it can be utilised only on your next claim and not for your current claim. Also, most policies

do not offer the reinstated SI for the same illness for which you had made the claim in a policy year. Say, you have claimed for one specific heart-related illness, then the restored or reinstated SI may not be used for the same ailment by the policyholder. However, there are a few policies in the market such as ReAssure (Max Bupa) and Care Plus (Care Health Insurance) that do cover for the same illness subsequently. And lastly, the restored or reinstated SI if unutilised during the policy year, expires. That is, it cannot be carried forward for next year. It will also not be considered for no claim bonus calculation.

In case you have an older health policy that doesn't have restore/refill feature, consider migrating, though the restore benefit shouldn't be only criteria for policy selection.



Restore basics

- Benefit is available only once during a policy year
- Few policies offer unlimited restoration benefit
- Most policies don't offer 'reinstated' SI for the same illness



Scan & Share

ONLINE COVERAGE

S.No.	July, 2021	Publication	Headline	Link
1	12 th July, 2021	Business Today	Article on pre- booking IPO allotments with a special mention of Care Health Insurance	https://www.businesstoday.in/markets/ipo-corner/story/paytm-money-launches-service-to-pre-book-ipo-allotments-zomato-301083-2021-07-12

Paytm Money launches service to pre-book IPO allotments, to begin with Zomato

Retail investors will be able to request for allotment of shares in an initial public offering ahead of opening of the issue on BSE and NSE



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S.No.	July, 2021	Publication	Headline	Link
2	18 th July, 2021	The Economic Times	Article on big demand for share of new age unlisted companies with a special mention of Care Health Insurance	https://economictimes.indiatimes.com/markets/stocks/news/big-demand-for-shares-of-unlisted-new-age-cos-post-zomato-ipo-response/articleshow/84516337.cms

Big demand for shares of unlisted, new-age cos post Zomato IPO response



Synopsis

Unlisted shares enter trading circles only when promoters commit to private placements of their equity (to external shareholders) or when employees dilute stock options. Shares of companies such as Paytm, Ola Cabs, AB Inbev, B9 Beverages, Fino Pay Tech, Mobikwik, Capital Small Finance Bank, FinCite SFB, Utkarsh SFB, Reliance Retail, Razorpay, Bazaar India Retail, Smaash Entertainment, Nykaa among others, are being traded in sizable lots everyday through brokers dealing in unlisted equities.

S.No.	July, 2021	Publication	Headline	Link
3	18 th July, 2021	The Financial Express	Article on coverage for consumables with a special mention of Care Health Insurance	https://www.financialexpress.com/mon ey/insurance/want-coverage-for-consumables-add-riders-to-your-health-insurance-plan/2292639/

Want coverage for consumables? Add riders to your health insurance plan

July 18, 2021 11:56 AM

Prior to COVID-19, consumables used to take up around 3%-5% of the hospital bills, however since the outbreak of the pandemic, the share of consumable in hospital bills has increased to a massive 25%-30%.



As per the available trends, the claims payout ratio amongst people who have cover for consumables is 94% while people who do not have cover for consumables is 83%.

In the last 15-16 months, treatment at private hospitals in all major cities across the nation has turned dearer, with the inclusion of essential protective gear and consumables for staff that is being passed on to the hospitalisation bills of the consumers. In fact, costs for hospitalisation have gone up by 35-40 per cent for all major private hospitals, especially with increase in consumption of consumables like PPE kits, syringes, along with addition of sanitisation costs.

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Stock Market



Most Read

S.No.	July, 2021	Publication	Headline	Link
4	22 nd July, 2021	Moneycontrol	Article on IPO for Health Insurance companies with a special mention of Care Health Insurance	https://www.moneycontrol.com/news/business/ipo/rakesh-jhunjunwala-westbridge-capital-poised-to-be-first-by-a-pure-play-health-insurance-player-7207931.html

Rakesh Jhunjunwala, Westbridge & Madison Capital promoted Star Health Insurance files for IPO; poised to be first by a pure-play health insurance player

Star Health, the brainchild of V Jagannathan (who earlier headed United India Insurance) was founded in 2006 and provides health insurance, overseas mediclaim and personal accident policies. As of October 2020, the firm, a market leader in the standalone health insurance segment, had a 52 percent market share. In August 2018, Rakesh Jhunjunwala along with Westbridge Capital and Madison Capital acquired 90 percent stake in the firm.

ASHWIN MOHAN | JULY 22, 2021 / 03:18 PM IST



S.No.	July, 2021	Publication	Headline	Link
5	23 rd July, 2021	The Citizen	Article on best Health Insurance companies in India with a special mention of Care Health Insurance	https://www.thecitizen.in/index.php/en/newsdetail/index/17/20670/7-best-medical-insurance-policies-in-india-you-never-knew

7 Best Medical Insurance Policies in India You Never Knew

Why a good percentage of the population is opting for health care policies in India

By now, every individual is aware of the benefits of medical insurance. This is why a good percentage of the population is opting for health care policies in India. A health insurance plan provides coverage for all your minor or major health care expenses. Doesn't matter which policy you choose since most healthcare policies ensure the necessary financial security when any medical contingency occurs. These policies offer you maximum coverage by providing you cashless treatment and hospitalization at a reputed network hospital of the insurance providing company.

Choosing the **best medical insurance policy in India** can be a tedious task since many companies offer different insurance plans and make it difficult to choose the best one. There are about 25 leading companies in India itself that offer medical insurance plans. Thus, you are bound to feel stuck with so many choices. But with proper research, buying the best medical insurance policy in India can be made easier.

S.No.	July, 2021	Publication	Headline	Link
6	23 rd July, 2021	Business Standard	Article on Max Bupa rebranding with a special mention of Care Health Insurance	https://www.business-standard.com/article/companies/max-bupa-rebrands-itself-as-niva-bupa-stops-using-max-brand-name-121072300570_1.html

Max Bupa rebrands itself as Niva Bupa, stops using 'Max' brand name

Max India, which owned 51 per cent in the insurer sold its stake to True North in February 2019 for Rs 510 crore

Topics

Max | Health Insurance | Insurance companies

BS Reporter

Last Updated at July 23, 2021 12:51 IST



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S.No.	July, 2021	Publication	Headline	Link
7	29 th July, 2021	Deccan Chronicles	Article on buying Health Insurance online with a special mention of Care Health Insurance	https://www.deccanchronicle.com/in-focus/280721/here-are-4-things-to-consider-while-buying-medical-insurance-online.html

Here are 4 Things to Consider While Buying Medical Insurance Online

SPOTLIGHT

Published Jul 29, 2021, 2:30 am IST

Updated Jul 29, 2021, 2:30 am IST



A good insurance policy is one in which the insurer pays for most of your total hospital bills

