

## PRINT- COVERAGE

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1	10 <sup>th</sup> , Fri	Mint	Article on top Health Insurance plans with a special mention of Care Health Insurance.	11

### Top 15 health plans for you



**INSURANCE RATINGS**  
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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 2 adults and one child, living in Mumbai.

—Navneet Dubey




The below table is a summary/extract of the detailed rating on Ivmint.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
Niva Bupa - Health ReAssure	5	3.7	★★★★★ 4.7	★★★★ 3
Royal Sundaram - Lifeline (Supreme Plan)	4.7	3.8	★★★★★ 4.5	★★★★ 2.5
Niva Bupa - Health Companion	4.7	3.7	★★★★★ 4.5	★★★★ 3
Magma HDI - One Health (Premium Plan)	4.6	4	★★★★★ 4.5	★★★★ 4
HDFC Ergo - Optima Restore	5	1.5	★★★★★ 4.3	★★★★ 3
Aditya Birla Health - Activ Health Platinum (Premiere Plan)	4.4	3.9	★★★★★ 4.3	★★★★ 5
Edelweiss General - Family Health Insurance (Gold Plan)	4.4	3.7	★★★★★ 4.3	★★★★ 3.5
Care Insurance - Care	4.3	4.3	★★★★★ 4.3	★★★★ 3
ICICI Lombard - Complete Health Insurance (Health Elite Plan)	4.2	4.7	★★★★★ 4.3	★★★★ 4
HDFC Ergo - Optima Secure	4.9	1.5	★★★★★ 4.2	★★★★ 4
Go Digit - Health Insurance (Comfort Pro Plan)	4.4	3.3	★★★★★ 4.2	★★★★ 3
Manipal Cigna - ProHealth (Plus Plan)	4.3	3.9	★★★★★ 4.2	★★★★ 3.5
Chola MS - Flexi Health	4.1	4.7	★★★★★ 4.2	★★★★ 2.5
Aditya Birla Health - Active Assure	4.2	3.9	★★★★★ 4.1	★★★★ 2.5
Star Health - Comprehensive	4.2	3.5	★★★★★ 4.1	★★★★ 3.5

\*Ratings are based out of 5 stars  
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.

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2	12 <sup>th</sup> , Sun	The Hindu Business Line	Article on Health Insurance for cardiovascular ailments with a special mention of Care Health Insurance's Care Heart.	9



## INSURANCE QUERY

AMIT CHHABRA

I am 45 with hypertension and diabetes. I went through a heart bypass surgery (CABG) last year. The surgery was successful and all parameters are normal now. I plan to buy a life and health insurance policy. I tried to get life insurance from a leading player and disclosed all my ailments upfront. But, after all the tests, they said they will not be in a position to issue me a policy. Can you help me identify a good life and health insurance for heart bypass patients?

SUDARSHAN

Cardio-vascular Diseases (CVDs) are today a primary cause of mortality in India and in the coming few years, and are expected to carry significant economic and social burden on the Indian population. Generally, a health insurance plan covers you for all hospitalisation expenses along with pre- and post-hospitalisation expenses as well. Considering the rising incidences of cardiac disease in India, numerous insurers have even come up with customised fixed benefit health plans that only cater to conditions related to heart or critical illness plans. These plans provide financial protection in case you are diagnosed with a cardiac condition. Just like a fixed benefit plan, under these plans too, the entire sum insured is paid out to the insured on diagnosis of a CVD. The payout amount can be used for the treatment of the illness and even compensate for the loss of income due to the recovery period. Coming back to the query, you could look at Cardiac care plan from Star Health or Care Heart from Care Health Insurance. These aren't very expensive.

As far as life insurance goes, term insurance plans provide a very huge cover against a very small premium. But it gets difficult to price a very high risk with such plans. Hence, insurers across the world find it tough to provide term insurance for customers with multiple ailments.

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3	15 <sup>th</sup> , Wed	The New Indian Express	Article on Health Insurance premiums with a special mention of Care Health Insurance.	10

## HEALTH INSURANCE PREMIUMS UP 10-25% AS CLAIMS DOUBLE

DIPAK MONDAL @New Delhi

THE health insurance premiums have increased anywhere between 10-25% recently, thanks to higher average claims and increasing healthcare inflation.

Sources from the health insurance sector say average claims over the past two years have gone up from ₹40,000-50,000 to ₹80,000.

Data shared by insurance aggregators with TNIE shows there has been an increase in premiums across all the age groups, with a maximum average rise of 36% in the 18-30 years age bracket. In rest of the age groups, the average increase has been 20-25%. Among those which increased the premium recently include Star Health, Universal Sompo, Manipal Cigna, and Care Health Insurance, claims an insurance aggregator.

Dr S Prakash, MD, Star Health, says that it has increased premium of one of its policies by 8-9%. While



he blames the healthcare inflation for the increase in premium, he says that the hike in premium has been lower than the healthcare inflation. He says the average claim size has gone up by 25-30% in case of Star Health. Experts say the rise in premium can be attributed to pent-up backlog.

"Usually, health insurance companies increase the premium every three years. However, during the pandemic, the insurance regulator has barred them from raising the premium. So, a lot of recent hikes are due to that as well," says an industry insider who refused to be named.

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4	15 <sup>th</sup> , Wed	Business Standard	Article on IRDAI's investment norms for insurers with a special mention of Care Health Insurance.	4

### Irdai panel for relaxing insurer investment rules

A panel formed to suggest overhaul of the general insurance industry has recommended that insurers relax investment rules, such as permitting investment in Additional Tier-1 (AT-1) bonds of banks. **NIKUNJ OHRI** writes

## Irdai working group suggests relaxing investment norms for insurers

**NIKUNJ OHRI**  
New Delhi, 14 June

A panel formed to suggest overhaul of the general insurance industry has recommended that insurers relax investment rules, such as permitting investment in Additional Tier-1 (AT-1) bonds of banks, removing the criteria of equity investments only in dividend yielding companies, and increasing investments in infrastructure sector through banks.

The panel's report has been submitted to the Insurance Regulatory and Development Authority of India (Irdai), and is being reviewed by the regulator, said an official. The panel included representatives from Irdai and chiefs of non-life insurance companies.

The committee has suggested allowing insurers to

invest in AT-1 perpetual bonds of banks that have declared dividend for the preceding two years, except in cases where the bank is a promoter entity of the insurer. AT-1 bonds offer higher return to the investors, and presently insurance companies are not allowed to invest in such instruments.

The committee comprised Anjan Dey, chairman and managing director (MD) of Oriental Insurance; Ritesh Kumar, MD of HDFC ERGO General Insurance; Anuj Gulati MD of Care Health Insurance; V. Suryanarayanan MD of Cholamandalam MS General Insurance; A. Ramana Rao, general manager of Irdai; and Y. Srinivasa Rao, deputy general manager at Irdai.

The panel has also suggested that investments in long-term bonds for 'Infrastructure and Affordable Housing' should be removed



The committee has suggested allowing insurers to invest in AT-1 perpetual bonds of banks that have declared dividend for the preceding two years

from the overall limit of investment in banking, financial services and insurance (BFSI) as investments in infrastructure have no industry limit under the prudential exposure norms, according to recommendations of the committee reviewed by *Business Standard*.

It has also suggested removing the criteria for equity investments only in high-dividend yielding companies. The panel has cited examples of some companies that are high dividend-paying, but have underperformed as compared to benchmark indices for years.

Allowing insurance companies to invest in companies that do not declare dividends but have high growth prospects would help them in getting institutional backing.

#### Restrictions on expenses


The panel has suggested having a single limit of expenses over and above the monitoring of solvency and enterprise level expense limit. This limit would include operating expense, commission, and rewards rather than separate limits of expenses at business level.

Prescribing a single limit for expenses will help insurance companies to manage their expenditure for fueling growth and for competing in the evolving market, the panel has opined. In cases where insurers breach the spending limit, they


## ONLINE COVERAGE

S.No.	June, 2022	Publication	Link
1	14 <sup>th</sup> , Tue	Forbes Advisor	<a href="#">Article on Best Health Insurance policies in July'22 with a special mention of Care Health Insurance.</a>

**BEST YOUTH PLAN**



### Care Youth Health Insurance plan

**4.0**  **Forbes** ADVISOR

Sum Insured	Network Hospitals	Minimum and Maximum Entry Age
INR 3 lakh to INR 25 lakh	19,000+	18 years and 35 years; 91 days old child in family floater plan

[View Plans](#) →  
On Care Insurance Website

Why We Picked It ▼


Pros & Cons ▼

S.No.	June, 2022	Publication	Link
2	17 <sup>th</sup> , Fri	Forbes Advisor	<a href="#">Article reviewing Care Health Insurance's plans.</a>

**Forbes** ADVISOR

Advisor > Health Insurance

## Care Health Insurance Review



**Roshni Moheshwari**  
Editor

Published Jun 10, 2022, 8:30am

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### Our Verdict

Care Health insurance provides a wide range of health policies with sum insured starting from INR 3 lakh to INR 6 crore. All these health policies come up with benefits such as Covid-19 coverage, free health check-ups, outpatient care, hospitalization costs and also new age benefits like international coverage, e-opinions and earn and referral awards.

#### Care Health Insurance

4.5

Forbes Advisor


1000+ Cashless Network Hospitals

Sum Insured Limit Range

INR 3 lakh to INR 6 crore

Additional Benefits

Annual medical check-up for all policyholders. All Covid-19 treatments covered



Get Quote

On Care Insurance Website

Pros & Cons

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### Care Health Insurance Highlights

- Network Hospitals: 19,000+
- Coverage for Covid-19 treatment: Yes
- Lifelong Renewability: Yes
- Tax Savings: Up to INR 75,000

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### Types of Care Health Insurance Plans

#### Care Family Health Insurance:

As the name suggests, this policy aims to provide protection to you and your entire family. It offers a wide range of benefits, which includes cover for modern treatments, day care hospitalization costs, ambulance cover, among others. The sum insured of this plan starts from INR 4 lakh and goes up to INR 6 crore.