

PRINT- COVERAGE

S.No.	March, 2023	Publication	Headline	Page No.
1	3 rd , Fri	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
Acko - Platinum Health Plan	5.0	4.3	★★★★★ 4.9	₹₹₹₹₹ 3.0
HDFC Ergo - Optima Secure	4.9	4.7	★★★★★ 4.8	₹₹₹₹₹ 4.0
ICICI Lombard - Health AdvantEdge	4.8	5.0	★★★★★ 4.8	₹₹₹₹₹ 3.0
HDFC Ergo - Optima Restore	4.5	4.7	★★★★★ 4.6	₹₹₹₹₹ 4.0
Reliance General - Health Gain (Power)	4.5	4.3	★★★★★ 4.5	₹₹₹₹₹ 3.5
Manipal Cigna - ProHealth Prime (Advantage)	4.6	4.2	★★★★★ 4.5	₹₹₹₹₹ 4.0
Niva Bupa - Health Companion	4.6	4.0	★★★★★ 4.5	₹₹₹₹₹ 3.5
Aditya Birla - Activ Health Platinum (Premiere)	4.5	4.1	★★★★★ 4.4	₹₹₹₹₹ 5.0
Care Insurance - Care Supreme	4.5	4.0	★★★★★ 4.4	₹₹₹₹₹ 3.0
Star Health - Assure	4.6	3.6	★★★★★ 4.4	₹₹₹₹₹ 3.5
Niva Bupa - Health ReAssure	4.5	4.0	★★★★★ 4.4	₹₹₹₹₹ 3.5
Aditya Birla - Activ Fit (Preferred)	4.4	4.1	★★★★★ 4.4	₹₹₹₹₹ 3.5
Royal Sundaram - Lifeline (Supreme)	4.2	4.5	★★★★★ 4.3	₹₹₹₹₹ 3.0
Aditya Birla Health - Active Assure (Diamond)	4.3	4.1	★★★★★ 4.2	₹₹₹₹₹ 3.5
Reliance General - Health Infinity	4.2	4.3	★★★★★ 4.2	₹₹₹₹₹ 3.5

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	4 th , Sat	Business Standard	Article on reinstatement benefit in Health Insurance with a special mention of Care Health Insurance.	11

Health plan: Protect yourself with reinstatement benefit

KARTHIK JEROME

Even if you have a health insurance policy with a reasonably large sum insured, such as ₹15 lakh or ₹20 lakh, there is always the risk that the amount may fall short in certain circumstances. One way to overcome this risk is to buy a policy that offers the reinstatement of sum insured benefit. This feature is known within the industry by several names: recharge, reload, regain, refill, restore, reassure, etc.

How does it work?

Suppose that a family has a floater policy with a sum insured of ₹10 lakh. A family member falls ill and the bill comes to, say, ₹10.5 lakh. The sum insured gets fully exhausted. If another member falls ill, the expense will have to be borne by the family.

"But if the policy offers the replenishment benefit, the sum insured gets restored," says Siddharth Singhal, business head-health insurance, Policybazaar.com.

In the above example, if the policy has the restore benefit, the insurance firm would automatically recharge the policy, which means it would once again have a sum insured of ₹10 lakh for use within the same policy year.

Must-have feature

In India, very few people have policies with sum insured of more than ₹20 lakh. But what if a person falls ill repeatedly?

Sometimes, as happened during Covid-19, several members of the family could be hospitalised at the same time. "In such a circumstance, a floater

policy with a limited sum insured would prove inadequate," says Bhabatosh Mishra, director-underwriting, products and claims, Niva Bupa Health Insurance.

In the case of a critical ailment also, the sum insured of a normal policy can fall short. "If kidney failure occurs, a person could require regular dialysis followed by a kidney transplant. Similarly, in the case of cancer, the patient could require radiotherapy,

POLICIES OFFERING REINSTATEMENT OF SUM INSURED		
Insurer	Plan name	Premium (₹) for ₹ 10 lakh sum insured
Care	Supreme	15,971
Care	Classic	19,765
Niva Bupa	Reassure 2.0	22,267
Niva Bupa	Reassure	20,112
Star	Assure	24,592
Aditya Birla	ActivFitPlus	17,155
Aditya Birla	ActivFitPreferred	21,369
Aditya Birla	ActivAssure - Diamond with Protect rider	18,178
Go Digit	Ultimate Option	17,020
Manipal Gigna	Prime - Advantage	26,811
Manipal Gigna	Prime - Protect	21,329
Reliance	Health Infinity with Limitless Cover rider	18,503

The premium rates are for a family of two adults and one child, where the maximum age is 35 years, living in Delhi. Premiums are inclusive of GST
Source: Policybazaar.com

chemotherapy, hormone therapy, surgery, and so on," says Mishra.

With the reinstatement of sum insured benefit, out-of-pocket expenditure can be avoided.

Are such policies expensive?

Experts say plans with this feature are not that costlier. "The restore benefit is now offered as an in-built feature within the base plan, so customers can

avail of it without having to pay an additional premium. The differential premium would be nominal compared to the benefit accrued," says Nayan Goswami, head-sales & service, SANA Insurance Brokers. He adds that only when you buy this benefit as an add-on cover, would you have to pay an additional

premium.

Checks you must run

Partial or full exhaustion: Check when the reinstatement of sum insured gets triggered. Suppose that you have a policy of ₹10 lakh sum insured and a claim of ₹5 lakh arises. If the reinstatement benefit gets triggered, that is referred to as partial exhaustion. On the other hand, if the reinstatement benefit gets triggered

only after the entire ₹10 lakh sum insured is exhausted, that is called full exhaustion. "It is prudent to opt for a policy that offers reinstatement on partial exhaustion," says Goswami. Same disease coverage: Suppose that a person has a heart attack causing the base sum insured to be exhausted. The reinstatement feature is triggered. In some policies, the restored sum insured can only be used for the treatment of another disease (not heart attack, in this example). In others, it can be used to treat the same disease also. Go for the latter.

Maximum amount: In some policies, the sum insured is restored up to 100 per cent. In others, the restored sum insured is restricted to 50 per cent. In yet others, it could be as high as 200-600 per cent of the base sum insured. Understand what you are getting.

Maximum usage: In some policies, the sum insured gets restored only once in a policy year. In others, such as Max Bupa's recently launched Reassure 2, the sum insured is restored unlimited times.

Carry forward: While in most policies the unutilised restored sum insured can't be carried forward to the next policy year, some policies allow it.



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3	9 th , Thu	Dainik Bhaskar	Article on Health Insurance policies with a special mention of Care Health Insurance.	13

केयर हेल्थ इश्योरेंस ने प्रदेश की 57 महिलाओं को सम्मानित किया

जयपुर | विश्व महिला दिवस के मौके पर केयर हेल्थ इश्योरेंस, जयपुर हेल्थ एंड वेलनेस व शी सर्कल इंडिया की ओर से आयोजित कार्यक्रम में शिक्षा, व्यापार, हेल्थ, सोशल सर्किल, आर्ट एंड कल्चर के क्षेत्र में योगदान करने वाली राजस्थान की 57 सुपर वुमेन को 'द शी अवार्ड' से सम्मानित किया गया। निवृत्ति कुमारी मेवाड ने कार्यक्रम में बतौर मुख्य अतिथि हिस्सा लिया। इनके अलावा कार्यक्रम में जेएचडब्ल्यू के सीईओ हिम्मत सिंह, एससीआई के संस्थापक तारिका भानुप्रताप, केयर हेल्थ के बिजनेस हेड, अरिंदम सिन्हा और रीजनल बिजनेस हेड राहुल कुमार पचोरी भी मौजूद रहे।

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4	9 th , Thu	The Echo of India	Article on Health camp organised by BGVB and Care Health Insurance.	10

BGVB organized health check-up camp

EOI CORRESPONDENT

KOLKATA, MARCH 8/--/One free health check-up camp is organised on 05.03.2023 by BangiyaGraminVikash Bank (BGVB), Uttardinaajpur region, jointly with Prasad Cold Storage Pvt Ltd and Star health insurance, CARE health



insurance, Reliance Nippon life insurance and M Swasth. The venue is at the premise of Prasad Cold Storage, Panisala, Uttardinaajpur. Around 10 doctors from Desun Hospital, Kolkata, Jeevanrekha hospital, Raiganj with their full team of paramedics performed the health check-up.

Chairman of BangiyaGraminVikash Bank, Joseph Lawrence Tobias, and General Manager, Raj Kishore Sahoo, Tapas Basu, Regional Manager Uttar Dinajpur, Anjani Kumar Regional Manager Malda and other Branch Managers of Uttar Dinajpur region BGVB attended the health check-up camp.

Around 350 villagers of nearby villages attended the camp, and their health is checked up. The main area of check-up is blood pressure, blood sugar, eye check-up. The facility of ECG was also there.

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5	22 nd , Wed	Business Standard	Article on the 3 rd International Healthcare management conference 2023 organized in association with Care Health Insurance.	15

THE 3RD INTERNATIONAL HEALTHCARE MANAGEMENT CONFERENCE 2023

The MBA Healthcare Management programme at K J Somaiya Institute of Management conducted a two-day colloquium themed 'Future of Healthcare Strategies and Policies for Care Delivery and Well-Being'. The event began with 'Samavesh', a case study competition organised in association with Care Health Insurance and a workshop on 'Assessing, Visualising and Analysing Healthcare Databases'.

The conference was graced by Prof. Laishram Ladusingh, Vice Chancellor, Bodoland University, Assam and Anuj Reddy (Head of Commercial excellence, Dr Reddy's Laboratories). Anuj Reddy elaborated on the digitisation of healthcare and personalised medicine turning into a reality. The conclave concluded with a thought-provoking panel discussion on 'Technology as an enabler to make

healthcare affordable and accessible' involving esteemed panellists such as Sachin Parekh (Vice President, Neosap India), Neelesh Shinde (Group CTO, Jupiter Hospitals), Dr Ketan Parikh (Pediatric surgeon, Jaslok & Hiranandani Hospitals), Senthil Kumar (Founder, Geomeo and Jiovio) and Sandeep Bhatia (Founder, Helo Health).

Campus Reporters - Treasa Maria and Niharika Saraogi



ONLINE COVERAGE

S.No.	March, 2023	Publication	Link
1	7 th , Tue	News 18	Article by Mr Ajay Shah, Head – Distribution, Care Health Insurance on things to consider before buying Health Insurance on account of Women’s Day 2023

Ajay Shah, director and head, retail, Care Health Insurance, and Dr. Bhabatosh Mishra, director, underwriting and claims at Niva Bupa Health Insurance, shared tips for women to consider while choosing a health insurance policy.

Tips By Ajay Shah, director and head, retail, Care Health Insurance;

Evaluate higher sum insured options: With the constantly increasing cost of medical treatment, it has become imperative for all to have a health insurance plan that offers sufficient coverage at the time of need. As women are getting financially independent, it is even crucial for them to make such wise decisions.

A comprehensive and sufficient health cover will go a long way in safeguarding them against the many unforeseen ailments that may arise in the future. Many times, the treatment and recovery process for conditions such as diabetes, cancer, hypertension, asthma can be long tailed, expensive and mentally and physically exhausting.

Patients who lack access to appropriate health cover for such illnesses may be forced to bear the entire cost of treatment themselves. Therefore, putting immense pressure on them and their finances.

S.No.	March, 2023	Publication	Link
2	20 th , Mon	Financial Express	Care Health Insurance gets into a corporate agency agreement with Airtel Payments bank to offer customized and affordable healthcare solutions to its customers.

Currently, Airtel Payments Bank gets about 70% of its revenue from the payments or transaction business, 25% of the revenue comes from fee incomes, that is, by cross-selling financial products like gold loans, insurance, etc, and 5% of revenue comes from consumer deposits.

To grow its fee income, the company recently launched its physical debit card in partnership with Mastercard. The issue price for the same is Rs 349, and it comes with a daily transaction limit of Rs 25,000. The company has also partnered with Care Health Insurance to offer mediclaim policies to its customers.

S.No.	March, 2023	Publication	Link
3	26 th , Sun	Mint Genie	Here's what Mr Ajay Shah, Head – Distribution, Care Health Insurance has to say on the importance of safeguarding your health from an early age.

Commenting on the same, **Ajay Shah, Director & Head – Retail of Care Health Insurance** said, “One should not wait till retirement to get a health cover because when you purchase a policy at an early age, you are more likely to pay a lower premium for a significant sum insured. Further, getting a policy also allows you to save tax on premiums paid of up to Rs. 75000, under [section 80D](#) of the Income Tax Act.”

“ Additionally, there is a growing demand today for digital-driven, seamless and flexible services, and hence, new products and models that address these demands are increasingly being launched. A year on year increase in medical inflation have made it integral now than ever before for individuals to purchase a comprehensive health insurance plan at an early age,” he added. 

S.No.	March, 2023	Publication	Link
4	27 th , Mon	Live Mint	Read what Mr Ajay Shah, Head – Distribution, Care Health Insurance has to say on tax benefits of getting a Health Insurance.

Ajay Shah, Director & Head - Retail, Care Health Insurance.

A Comprehensive Health Insurance plan secures an individual's health by giving access to quality healthcare. It also safeguards their wealth, by helping them save tax on premium paid of upto ₹75,000. As per Section 80D of the Income Tax Act, policyholders can claim a tax deduction on the premium paid towards health insurance policies for themselves, spouse, dependent children, and parents.