

PRINT- COVERAGE

S.No.	May, 2022	Publication	Headline	Page No.
1.	2 nd , Mon	The Hindu	Comparison and ranking of Care Health Insurance's premium with competitors.	11

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	10,069	Digit Healthcare Plus	Day Care Treatments	Option 2 - Early Cover	8,064
	Family Floater option	Care	9,153		Family Floater Option	Option 3 - Super care	7,616
	Health Checkups	Care with unlimited recharge	9,840		Restoration of cover	Super care Option	6,473
	No claim bonus	Care plus	11,755	Bajaj Allianz General	Hospital Room Eligibility		
	Restoration of cover	Care Heart	14,195		Wellness Benefits	Individual Health Guard	12,213
	Pre and Post Hospitalisation Coverage	NCB Super Premium with UAR	10,755		Family Floater Option	Bajaj Health Guard - Platinum	13,570
Niva Bupa Health	Day Care Treatments	Health ReAssure	9,590	SBI General Insurance	Pre and Post Hospitalisation Coverage	Arogya Premier	11,074
	Hospitalization at Home	Health Pulse Enhanced	10,161		Day Care Treatments		
	Family Floater option	Health Companion	9,862		Hospitalization at Home	Arogya Supreme	13,180
	Alternate Medicine	Go Active	11,747		Free health checkup	Lifeline supreme	8,578
Star Health	Family Floater option	Medi Classic	9,661	Royal Sundaram General	Day Care Treatments		
	Restoration of cover	Star Comprehensive	11,476		Hospitalization at Home		
	Wellness Benefits	Young Star Gold Plan	8,389		Hospital Room Eligibility		
	Existing illness cover	Diabetes Safe Plan-B	19,122	TATA AIG	Alternate Medicine		
	Free health checkup	Young Star Silver Plan	7,133		Pre and Post Hospitalisation Coverage	Medicare	9,820
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		Activ Health Platinum Essential	7,474		Alternate Medicine		
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Kotak General	Day 1 coverage	Activ Health Enhance (Asthma)	11,240	Edelweiss General	Restoration of Cover	Health QuBE SuperSaver	4,011
	Day 1 coverage	Activ Health Enhance (Hypertension)	16,587		Hospital Room Eligibility	Health QuBE Comprehensive	5,787
	No claim bonus	Kotak Health Premium- Elite	11,139		Day Care Treatments	Edelweiss Health Insurance- Gold (Health 241 Add-on)	10,916
Chola MS General	Restoration of cover	Kotak Health Premium- Edge	9,757		Hospitalization at Home	Edelweiss Health Insurance Gold	8,733
	Day Care Treatments	Flexi Health	7,807	Liberty General	Hospital Room Eligibility		
	Hospital Room Eligibility				Alternate Medicine		
	Hospitalization at Home				Day Care Treatments	Basic	9,579
Data as on April 27, 2022. Source: LIC of India, www.policybazaar.com				Oriental Insurance	Hospitalization at Home	Elite	10,777
					Hospital Room Eligibility	Supreme	11,337
					Pre and Post Hospitalisation Coverage	Individual Mediclaim Policy	12,684
				For a 30-year-old male, non-smoker, for sum insured of ₹10 lakh living in a metro city			
				Day Care Treatments Hospitalization at Home			

S.No.	May, 2022	Publication	Headline	Page No.
2.	21 st , Sat	Business Standard	Article on critical illness plans in Health Insurance with a special mention of Care Health Insurance.	13

Opt for critical illness plan with lower survival period clause

Take medical practitioner's advice to ensure plan covers critical ailments

SANJAY KUMAR SINGH

Critical illness (CI) plans are in the spotlight with TATA AIG General Insurance launching a plan called Citi-Medicare, which covers 100 CIs.

The cost of treating a CI is very high — much higher than the sum insured most people would have in their basic hospitalisation (indemnity) policy. A large number of ancillary expenses also arise during the treatment period, which this policy can help pay for.

Lump-sum pay-out on diagnosis

The insured does not require a hospital bill to receive the payout. "Once the investigation reports support the diagnosis, the pay-out happens," says S Prakash, managing director, Star Health and Allied Insurance.

In these policies, there is no correlation between the cost borne by the patient during hospitalisation and the pay-out. "Suppose someone has a CI plan with a sum insured of ₹1 crore. Even if her actual expenditure is only ₹10 lakh, she will be paid the entire ₹1 crore. The insurer also does not ask any questions regarding the end use of the claim paid," says Vivek Gambhir, executive vice-president and product head, accident and health, Tata AIG General Insurance.

CI plans generally offer global coverage. "Even if the insured is diagnosed with a CI outside India, this plan will make a pay-out," says Gambhir.

Tax deduction under Section 80D is also available on the premium paid for these plans.

Check breadth of coverage

The number of CIs covered by a plan can range from six to 100. Most laypersons will find it diffi-

PREMIUMS OF A FEW CI PLANS

(Premiums are for a 35-year-old male)

Insurer	Plan Name	Cover (₹)	Annual Premium
Care Health Insurance	Critical Illness Insurance	25 lakh	4,821
Star Health Insurance	Star Critical Illness Multipay policy	25 lakh	11,505
Niva Bupa	CritiCare	30 lakh	12,233

Source: Insurers' websites. Compiled by: Policybazaar.com

cult to decide how many or which diseases should be covered by this plan. "The CIs that are most common in medical practice in India should be covered," says Prakash. These would include cancers (its multimodal treatment), major heart surgeries, brain tumour, liver/kidney failure, accidental damage to the spinal cord, among others.

"A policy that covers a wider range of diseases will offer greater peace of mind," says Amit Chhabra, head-health business, Policybazaar.com.

The buyer also needs to check the definition of CIs. "The insurance industry follows standardised definitions for 22 CIs. If a plan offers coverage for more than these 22 CIs, then the customer needs to be aware of what he is buying, especially the definitions of these CIs. If required, he should take the help of an expert, such as a medical practitioner or an advisor," says Gambhir.

Most plans come with a survival period, which can range from zero to 60 days. After diagnosis, the insured must survive for this period to receive the pay-out.

"A lower survival period is better," says Chhabra. The recently launched TATA AIG plan offers buyers the option to choose one of three survival period options: Zero, 7, or 15 days.

Before buying, understand whether the plan will make a

lump-sum or staggered pay-out. "The policy that makes a lump-sum payout may specify that it will only pay for, say, cancer of a specified severity. The plan that makes a staggered pay-out may, on the other hand, make a payment even at the initial stage," says Nayan Goswami, head of group business and sales and service, SANA Insurance Brokers.

Select sum insured carefully

When choosing the sum insured, take into account the ancillary expenses that may arise. "This cover should also offset the loss of income suffered by the patient and/or her attendants," says Goswami.

Opt for at least a ₹25 lakh cover (these plans are cheaper than hospitalisation covers).

Points to remember

CI plans are available as standalone policies and as riders to health or life insurance policies. It is generally advisable to buy a standalone policy. "If you buy the policy as a rider, and you decide to port from one insurer to another, the latter may not have a CI rider. With a standalone policy, you can change or modify your main health insurance plan without any impact on the CI plan," says Gambhir.

Usually, a CI plan terminates once the pay-out has been made. But this doesn't happen in many of the recent plans. Star Critical Illness Multipay Insurance Policy, for instance, makes up to four pay-outs.



S.No.	May, 2022	Publication	Headline	Page No.
3.	23 rd , Mon	The Economic Times Wealth	Article related to banking and financial services with a special mention of Care Health Insurance.	12

your queries

12 The Economic Times Wealth May 23-29, 2022

QA

Our panel of experts will answer questions related to any aspect of personal finance. If you have a query, mail it to us right away.

QUESTION OF THE WEEK

I am 26 and employed in the government sector. My income is around ₹70,000 per month. I have my savings mostly in PPF and FD. I am keen on investing in mutual funds, bonds and equities. How do I start investing?

The amount parked in FDs can be set aside as part of your emergency fund, which should cover at least 6-9 months' worth of expenses. You can gradually increase this buffer as your expenses and responsibilities grow. You have not mentioned how much you wish to invest in mutual funds. Assuming you wish to invest for the long term, it is advisable to have a higher allocation to equity funds. Your long-term debt allocation is already managed via EPF contributions. So start with two or three equity funds. Pick from the following options: 40-60% in one large-cap index fund and remaining 40-60% in one flexi-cap or large and mid-cap fund. Or go for 30% in one large-cap index/active fund, 40-50% in one large and mid-cap or flexi-cap fund and remaining 20-30% in a mid-cap fund. Since you are just starting, begin with a few funds only. As your investment amount increases, you can introduce new funds into the mix. Also, it's assumed that your tax savings are already handled via EPF/PPF contributions and hence, no ELSS funds have been suggested. If you have any short-term goals, consider debt funds too. Pick one or two schemes with large AUM from ultra-short, low or short-duration funds. Also, if not immediately then eventually, please try to assess how much needs to be invested for important goals like house purchase, (future) children's education, retirement, etc. And that is because just investing an X amount every month may not be enough to achieve all goals on time. Find out how much needs to be invested, and then begin investing that amount. Also try to increase your SIP every 1-2 years. Your income would grow every year. It's a good idea to bump up your SIP amount too periodically.

Dev Ashish
Founder, StableInvestor and
Self-registered investment advisor

On 26 July 2016, I paid advance tax of ₹1,79,000. Unfortunately, I missed claiming it in the 2016-17 returns and also in the ITR of subsequent years. The challan is basically lying unutilised. I realised this only a few days back and cannot file a rectification income tax return for the financial year 2016-17 as four years have already passed. How can I get a refund or can the date be changed on the challan so that I can claim it in this or next year's return?

This will require the payment challan to be re-assigned to the current assessment year, so that you can use it to set off your current tax liability. This re-assignment is possible only via your jurisdictional assessment officer. You can write them an email detailing the issue or visit them for the same. The contact details of your jurisdictional assessment officer are available at <https://www.incometax.gov.in/iec/foportal>. You can click on Quick links > Know your AO. You will need to put in your mobile number and PAN and validate an OTP received on your mobile to get to the final page which displays assessing officer's details.

Shubham Agrawal
Senior Taxation Advisor,
TaxFile.in

I intend to invest in an overseas tech startup through the platform Crowdcube. The company is based out of the Cayman Islands. Please guide on what are the rules in India for an individual citizen to invest in such a startup. Also, what would be the tax implication of such investment on the individual?

Under foreign exchange regulations, resident individuals are allowed to invest in equity shares of startups outside India. Such investment is subject to overall limit of \$2,50,000 per financial year and criteria laid down in the regulations which provides for certain prohibitions (investment in real estate business, financial service business, banking business) and specific guidelines such as valuation, compliances etc. Besides, tax implications shall not be triggered at the time of investment. Any dividend income earned shall be taxed as per applicable slab rates under the Income-tax Act, 1961. Further, any gains at the time of transfer of such shares shall be taxed depending upon the period of holding (short term gains at applicable slab rates and long term capital gains at the rate of 20% plus surcharge and cess). Additionally, such investments have to be reported in your income tax return in the Schedule Foreign Asset and Liabilities and under the head details of unlisted equity shares.

Amit Maheshwari
Partner, AKM Global

My parents are 62 and 65. Both have high BP and diabetes. Earlier, they were covered under the medical insurance provided by my previous employer. However, for the past five months, they are not covered under any health insurance policy. Would it be a good idea to get health insurance for them at this age? If yes, please suggest, which insurance should I get for them and how much would it cost? They don't have any other major health issues.

As your parents are senior citizens, my suggestion is that you buy a separate health insurance plan for your parents rather than covering them under your corporate plan. It's never advisable to solely rely on corporate policy either for yourself or your family. In the case of senior citizens, corporate plans have many limitations. So, it's highly recommended that they should opt for comprehensive coverage under a senior citizen health insurance plan individually instead of being part of a family floater plan. Health issues are unpredictable, so it's important to choose a policy that ticks the maximum number of boxes on your checklist. This includes pre-existing disease coverage, OPD coverage, high sum insured, and a shorter waiting period. There are several plans available in the market with varying costs. For instance, Max Bupa Health Insurance or Care Health Insurance offer a cover of up to ₹1 crore with a premium ranging from ₹6,000-8,000 per month for a 65-year-old male and 60-year-old female in a metro city depending on terms and conditions. Don't forget to check for riders that may enhance the coverage for your parents depending on their health condition.

Sarbjit Singh
CEO Policybazaar.com

I have been investing through SIPs in Motilal Oswal Nasdaq Fund for the past two years. With the limit constraint, my SIP has been stopped. Should I wait or redeem? How else can I invest in US funds?

You need not redeem the Motilal fund as there is no performance related issue. Since the RBI restriction is taking time to resolve, you can consider starting SIPs in FoFs that invest in global ETFs, as their limit is yet to be breached. Kotak Nasdaq 100 FoF is one such fund that invests in Shares Nasdaq 100 ETF and is also allowed to invest in a few other Nasdaq 100 ETFs globally. Given the present correction, you can start accumulating now.

Vidya Bala
Co-Founder,
PrimeInvestor.in

Ask our experts

Have a question for the experts?
etwealth@timesgroup.com

S.No.	May, 2022	Publication	Headline	Page No.
4.	25 th , Wed	Mint	Article on comprehensive health insurance plans for kids with special needs with a special mention of Care Health Insurance.	13

Now, get a comprehensive health plan for kids with special needs

Some startups and insurance firms are now offering new health policies for children who need special care

Apurita Sharma
feedback@livenint.com

Children with special needs such as those diagnosed with autism or Down Syndrome need special care. With increasing awareness, their requirements are being met but one area that needs urgent attention is availability of insurance. Rough estimates suggest a fixed medical treatment cost of ₹2-4 lakh annually that involves therapies and food supplements. Hardly any policy provides coverage in case the child gets hospitalized. However, some insurance companies and startups are stepping up to fill the gap.

Mom's Belief, a mental healthcare and wellness provider, has come out with a comprehensive insurance policy—Aadvik Child Comprehensive Care Program—for children with special needs in association with Care Health Insurance, which is the underwriter of the policy.

The Aadvik policy comes with both, the in-patient department (IPD) and out-patient department (OPD) coverage. There are four options to choose from. One can have a combined (IPD+OPD) sum assured ranging between ₹1.5 lakh and ₹4 lakh for a premium in the range of ₹22,955 to ₹44,886, including GST.

Software engineer Naveen Kumar (32) from Bengaluru, who has an autistic child, Yashvi Kumar (3), faced a tough time looking for an insurance policy for his daughter. A long-time customer of Mom's Belief, he was the second buyer of the Aadvik policy. "The policy helps me save about 20% in therapy classes. I get basic hospitalization cover for my daughter along with reimbursement for supplements and resource programs," says Kumar.

Launched in February 2022, Mom's Belief has sold over 200 policies in the first phase of launch, and over 500 policies in the second. "At the moment, we have close to 400 requests at various stages of closure,"

Salient features of the insurance policies

Rough estimates suggest a fixed medical treatment cost of ₹2-4 lakh annually that involves therapies and food supplements

Policy	Insurer	Diseases covered	Coverage	Premium
Aadvik Child Comprehensive Care Program	Care Health Insurance	Autism, ADHD, Down Syndrome, learning disability, intellectual disability	up to ₹4 lakh (IPD+OPD)	up to ₹44,886
Niramaya Health Insurance	Oriental Insurance Company	Autism, mental retardation, cerebral palsy, multiple sclerosis and related illnesses	up to ₹1 lakh (IPD+OPD)	up to ₹250
Star Special Care	Star Health Insurance	Autism Spectrum Disorders such as surgery for removal of tonsil, treatment of seizures or fractures including those requiring surgery or botox injection	up to ₹3 lakh (IPD+ minimal OPD)	Up to ₹7,169



says Nitin Bindlish, founder & CEO, Mom's Belief. The startup is building capacity for at least 1,000 policies a month.

The pros and cons

In the Aadvik Child Comprehensive Care Program, the OPD cover gets activated from day one. It means parents can avail the cashless claim for the very first therapy the child undergoes after buying the policy. There will be a waiting period of 24 months for pre-existing diseases in the case of IPD claims. Another important aspect is the policy has a family floater option. The child will be the main policyholder but parents and one sibling can be added. "If you have an autistic kid at home, sometimes even parents might require counselling. Even those sessions are covered in the policy," says Bindlish.

However, there are some drawbacks. While the OPD cover gives you immediate benefit, pathology and

food supplements are covered on a co-payment basis. It means parents will have to bear certain costs, depending on the tests and supplements involved. Besides, the IPD cover may not be enough and will be restricted to network hospitals under Care Health Insurance.

"The Aadvik policy has many restrictions such as pre-existing diseases not being covered for 24 months and limits on hospital room rents and usage. However, it's laudable that an insurer is offering an option to those suffering from neuro-developmental disorders. That itself is a big step forward," says Kapil Mehta, founder, SecureNow.

Other Options

Not many people are aware that the government under the National Trust Act, 1999, offers Niramaya Health

Insurance to persons with disabilities. Oriental Insurance Company is the existing underwriter of the policy and Raksha Health Insurance TPA is the third-party administrator.

The claim under this policy is available on reimbursement basis for IPD.

In the Aadvik Child Comprehensive Care Program, the OPD cover gets activated from day one

OPD, medical transportation and even health check-up requirements. The coverage limit currently is ₹1 lakh with defined sub-limits: ₹55,000 for IPD, ₹19,000 for OPD, ₹20,000 for therapies, ₹4,000 for alternative medicine and ₹2,000 for transport. The annual premium for ₹1 lakh coverage is quite affordable. It is ₹250 per person and as low as ₹50 for those below poverty line. Default duration is April-March every year.

Star Health Insurance has an insurance plan—Star Special Care for chil-

dren aged between three years and 25 years who are diagnosed with Autism Spectrum Disorder. The policy comes with a sum insured of ₹3 lakh with a minimal out-patient cover. The policy also has a co-payment of 20%. It means for every claim, 20% has to be paid by the policyholder. "Under the policy, the coverage is similar to regular medical health insurance policy but with a special focus on conditions that are common to children diagnosed with autism spectrum disorders like surgery for removal of tonsil/hospitalisation expenses for treatment of seizures/treatment of fractures including those requiring surgery or botox injection," says Dr. S Prakash, managing director, Star Health and Allied Insurance.

Besides, there are networks of parents having such children who help each other with crowdfunding. "There are well-funded societies that support such parents because medical treatment is very expensive. These societies provide financial support through crowdfunding," says Shailesh Kumar, co-founder and insurance head at Insurance Samadhan.

Tax relief

So far as tax benefits are concerned, one can avail tax deduction against premium paid under section 80D of Insurance Tax Act. There is another tax benefit that parents of special children must know. Section 80DD allows tax deduction against medical expenses incurred on treatment of your child. "The tax benefit is limited to ₹75,000 if disability is up to 40%, and if disability is over 80% then it can go up to ₹1,25,000," says Kumar. "Most of the diseases being discussed fall under section 80DD. So, parents can avail this benefit," he adds.

While the Aadvik policy is fairly comprehensive, parents should go through the benefit table in detail, including the sum insured, OPD benefits in terms of consultation etc, room eligibility in case of IPD and the waiting periods applicable, before buying the policy.

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ONLINE COVERAGE

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1	17 th , Tue	Inventiva	Article on valuable Health Insurance policies in India with a special mention of Care Health Insurance.

2. Care Health Insurance

You can always keep your loved ones safe and secure with the help of our website. Care health insurance covers all of the necessities associated with medical and surgical costs. Because life is often unpredictable, and anything can happen at any time, you should always be prepared with health insurance coverage to provide comfort during difficult situations. You may easily join their policy by logging in to their website.

It offers the best possible services to its users and ensures that once they are connected, they are completely satisfied. In addition, the COVID-19 coverage has resulted in a significant amount of loss over the last two years, as many individuals have lost loved ones due to a lack of beds, medical services, or medicines, among other things. This website has over 19,000 cashless health care providers who provide customers with the greatest deals, and it has a claim settlement ratio of roughly 95.2 percent, making it one of the most reputable.

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