

PRINT - COVERAGE

S.No.	July, 2025	Publication	Headline	Page No.
1.	27 th , Sun	The Hindu Business Line	Comparison and ranking of Care Health Insurance's premium with competitors.	11

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	No Room Rent Limit, Unlimited Restoration of Cover, Day Care Treatments, Hospitalization at Home	10,835
CARE	Care Supreme	No Room Rent Limit, Mid-Year Member Addition, Air Ambulance Cover, No claim bonus	11,546
Star Health	Super Star	No Room Rent Limit, Unlimited Restoration of Cover, Mid - Year Member Addition	8,667
Aditya Birla Health	Activ One	2X Cover from Day 1, No Room Rent Limit, Unlimited Restoration of Cover, Day Care Treatments	8,528
Bajaj Allianz	My Health Care	Unlimited Restoration of Cover, Day Care Treatment only 2hr Hospitalisation, Ambulance Charges	8,645
TATA AIG	Medicare	No Room Rent Limit, Pre and Post Hospitalisation Coverage, Mid Year Member Addition	12,366
ICICI Lombard	Elevate	Unlimited Restoration, Renewal Bonus, Pre & Post Hospitalization coverage	8,309

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.
Date: May 02, 2025. Source: www.policybazaar.com

S.No.	August, 2025	Publication	Headline	Page No.
3.	24 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 (₹)
ICICI Lombard	Elevate	OPD rider with no sub-limits. Single pvt AC Room. ₹2 lakh NCB. Unlimited Restoration of cover.	9,195
Care	Care Supreme	Guaranteed 7x increase over 5 years rider. No Room Rent Limit. ₹15 lakh Renewal Bonus; optional Unlimited Restoration of cover.	12,530
Niva Bupa Health	Health ReAssure	Unlimited claims up to the cover amount. No Room Rent Limit. ₹5 lakh NCB. Unlimited Restoration of cover.	14,199
Star Health	Super Star	Fully loaded plan with one-time unlimited claim. Unlimited bonus. Lock the age till 50. No Room Rent Limit. ₹5 lakh NCB.	8,852
Aditya Birla Health	Activ One	100% issuance offer guarantee. No Room Rent Limit. ₹10 lakh Renewal Bonus; optional Unlimited Restoration of cover	8,977
Tata AIG	Medicare Select	Special discount for young families and salaried customers. Single pvt AC Room. ₹5 lakh NCB. Unlimited Restoration of cover.	8,157
Reliance General	Health Gain	Additional 30% discount on premium & fully customisable plan. Single pvt AC Room. ₹3.33 lakh NCB. Restoration of cover once a year.	8,434

Date: August 22, 2025. Source: www.policybazaar.com. NCB: No Claim Bonus

ONLINE - COVERAGE

S.No.	July, 2025	Publication	Link
1.	1 st , Tue	CNBC TV 18	Article on OPD Health Insurance cover with a special mention of Care Health Insurance

OPD health insurance cover: What it includes and how it works

Policybazaar states that OPD benefits typically cover general physician visits, specialist consultations such as dermatology or orthopaedics, blood tests, X-rays, MRIs, and pharmacy bills.

OPD Health Insurance Plans	Sum Insured (₹)	Entry Age Criteria	OPD Cover Limit
Aditya Birla Activ Health Plan	2 lakh - 2 crore	91 days onwards	₹5,000 to ₹20,000
Bajaj Allianz Health Care Supreme Plan	50,000 - 50 lakh	91 days - 65 years	₹2,500 to ₹50,000
Care Plus Plan	3 lakh – 25 lakh	91 days onwards	₹1,500 to ₹2,500 each for outpatient consultations and dental & ophthalmic treatments
Cholamandalam Flexi Health Supreme Plan	5 lakh - 5 crore	91 days - 75 years	₹10,000 to 25,000, depending on the OPD service
Digit Health Care Plus Plan	10,000 onwards	91 days onwards	₹2,500 to ₹50,000
Future Generali DIY Health Insurance Plan	4 lakh - 15 lakh	1 day - 65 years	₹2,000 to ₹10,000

S.No.	July, 2025	Publication	Link
2.	9 th , Wed	CNBC TV 18	Article on OPD Health Insurance cover with a special mention of Care Health Insurance

You can claim health insurance even for a 2-hour hospital stay

Some plans offering this flexibility include ICICI Lombard's Elevate plan, CARE's Supreme plan, and Niva Bupa's Health ReAssure plan.

Many insurers have responded by adding short-term hospitalisation cover to their policies. This ensures policyholders are not denied claims just because they did not stay in the hospital overnight.

"Recognizing this shift, insurers have also adapted. While earlier, only hospital stays over 24 hours were eligible for claims, many policies now cover hospitalisations of just 2 hours," Singhal added.

The feature comes without any extra exclusions specific to short hospital stays.

Some plans offering this flexibility include ICICI Lombard's Elevate plan, CARE's Supreme plan, and Niva Bupa's Health ReAssure plan.

For a 30-year-old male, non-smoker, living in a metro city, premiums for a sum insured of ₹10 lakh start around ₹9,195 per year for ICICI Lombard Elevate, ₹12,790 for CARE Supreme, and ₹14,199 for Niva Bupa Health ReAssure.

S.No.	July, 2025	Publication	Link
3.	9 th , Wed	Fortune India	Article on OPD Health Insurance cover with a special mention of Care Health Insurance

Health insurance update: Claims now allowed for 2-hour hospital stays

Navneet Dubey

July 9, 2025, 10:30 IST / 2 min read

Summary

Share



Health insurers in India now allow claims for hospital stays as short as two hours, scrapping the traditional 24-hour minimum requirement. This move is set to benefit day-care procedures and enhance policyholder convenience.

Singhal said the insurance industry is adapting to these new medical realities.

"Today, you can claim health insurance even for short hospital stays that once fell through the cracks of traditional coverage. Many leading insurers have introduced these flexible provisions in their health plans."

Several insurers have already rolled out such enhanced offerings. For instance, a 30-year-old male, a non-smoker residing in a metro city, can get a ₹10 lakh sum insured under ICICI Lombard's "Elevate" plan for an annual premium of ₹9,195. CARE Health Insurance's "Care Supreme" plan comes at ₹12,790 per year, while Niva Bupa's "Health ReAssure" plan is priced at ₹14,199. These price points reflect not just risk assessments but also the range of benefits, hospital networks, and added features offered by each plan.

S.No.	July, 2025	Publication	Link
4.	11 th , Fri	India Today	Read what Ajay Shah, Head – Distribution, Care Health Insurance has to say on 5 lakh Health Insurance cover.

Got Rs 5 lakh health insurance? Should you buy a top-up or higher sum insured

When you file a claim, your base policy settles the expenses first. If the bill crosses that limit, the top-up steps in. Normally, your base plan pays up to its maximum, and then the top-up kicks in to handle the rest.

IndiaToday.in spoke with Ajay Shah, Head – Distribution at Care Health Insurance, to help you figure out which is the smarter move, adding a top-up or simply raising your main policy's sum insured.

FIRST, HOW DOES A TOP-UP WORK?

Think of a top-up like an extra layer on your main cover, a safety net that kicks in only when needed.

S.No.	July, 2025	Publication	Link
5.	28 th , Mon	CNBC TV 18	Read what Ajay Shah, Head – Distribution, Care Health Insurance has to say on health coverage for hepatitis.

World Hepatitis Day: What health insurance may and may not cover

Insurance can reduce the stress of managing hepatitis, but only if you know the terms. On World Hepatitis Day, experts say prevention, early detection, and honest disclosure are key to staying protected — both medically and financially.

What standard policies cover

Most standard health insurance plans cover hepatitis treatment. This includes hospitalisation, diagnostic tests, and prescribed medication.

“Treatment for hepatitis is covered under most standard plans. But if it’s a pre-existing condition, insurers will check your medical history and the severity before issuing a policy,” says Priya Deshmukh, Head Health Products, Operations & Services, ICICI Lombard.

Coverage often depends on the cause.

“If hepatitis is linked to alcohol-related liver damage or other excluded causes, it may not be covered,” explains Pankaj Verma, Chief Technical Officer (Products & Underwriting), Zurich Kotak General Insurance.

Some insurers may cover critical illnesses like liver failure or transplants under separate riders.

“If hepatitis leads to complications like liver cirrhosis, a critical illness add-on can offer extra protection,” adds Ajay Shah, Head – Distribution, Care Health Insurance.

S.No.	August, 2025	Publication	Link
6.	10 th , Sun	MoneyControl	Read what Ajay Shah, Head – Distribution, Care Health Insurance has to say on day 1 health Insurance cover.

Why paying more for day 1 health insurance cover may actually save you more if someone has a pre-existing disease

If someone with a pre-existing condition wants to skip the usual waiting period so as to be able to claim immediately, the insurance company will charge an extra premium to cover the added risk if it's acceptable to them

“For example, in the case of diabetes, that might mean asking for the proposer’s recent HbA1c reports. For hypertension, insurers might want to see blood pressure readings and whether the individual is on medication. A person with well-controlled thyroid levels is viewed as lower risk compared to someone with erratic symptoms or recent hospitalization,” says Ajay Shah, Head – Distribution, Care Health Insurance.

S.No.	August, 2025	Publication	Link
7.	11 th , Mon	Mint	Read what Ajay Shah, Head – Distribution, Care Health Insurance has to say on coverage for IVF.

IVF on the rise: Does your health insurance actually cover it?

Anagh Pal | 4 min read | 11 Aug 2025, 05:49 pm IST



"If that attempt is unsuccessful, the cost of any additional cycles is usually borne by the insured. Non-medical expenses like travel, accommodation or psychological counselling are not included," said Ajay Shah, head – distribution at Care Health Insurance.

Policies such as the Care Classic Plan by Care Health Insurance pay the benefit once in a block of three years, subject to policy renewal, and come with a waiting period of 36 months from the date of starting the policy.

S.No.	August, 2025	Publication	Link
8.	15 th , Fri	India TV News	Read what Manish Dodeja, Chief Operating Officer, Care Health Insurance has to say on Cashless hospitalisation v/s reimbursement claims.

Cashless hospitalisation vs reimbursement claims: Which one makes more sense? Find out here

Reimbursement claims come into play when treatment happens at a hospital outside the insurer's network, or when cashless processing isn't possible.

"Cashless hospitalisation is often seen as the more convenient option. It allows the insured patient to receive medical treatment without paying out of pocket, as the insurer settles the same directly with the hospital," said Manish Dodeja, Chief Operating Officer, Care Health Insurance.

"It takes away the stress of arranging funds during medical emergencies for the family, ensuring seamless access to healthcare thereby letting the patient and their family concentrate on recovery while the insurer takes care of the rest. With an expanding network of cashless healthcare providers and digital approvals, the process has become the go-to route for many," he further added.

S.No.	August, 2025	Publication	Link
9.	21 st , Thu	BW People	Read what Manish Dodeja, Chief Operating Officer, Care Health Insurance has to say on AI in Health Insurance.

Empowering Entrepreneurs Without Replacing Humans

 Shibul Pavithran |  Aug 21, 2025

World Entrepreneur Day # AI in HR # entrepreneurship # startups # innovation
human creativity # resilience # technology empowerment # employee engagement
inclusive growth

On World Entrepreneur Day, AI emerges as a powerful HR ally, streamlining talent, enhancing agility, empowering leaders

 Manish Dodeja, Chief Operating Officer, Care Health, adds: “Entrepreneurship thrives when technology amplifies human strengths—creativity, empathy, and vision—while reducing mundane tasks. AI lets entrepreneurs focus on thinking differently, building sustainably, and creating meaningful impact, without losing the human touch.”

S.No.	August, 2025	Publication	Link
10.	26 th , Tue	Outlook Money	Read what Ajay Shah, Head – Distribution, Care Health Insurance has to say on health Insurance for bone diseases.

Insuring Against Bone Diseases: A Guide for Families with Ageing Parents

See if the policy offers frequent health checkups, pays well for major treatments, and doesn't have excessive conditions or restrictions

You can also get coverage if you are already suffering from any bone condition. "If the insured already has osteoporosis or osteoarthritis while buying the policy, these medical conditions are treated as pre-existing and are covered after the applicable waiting period," says Ajay Shah, head – distribution, Care Health Insurance.

S.No.	August, 2025	Publication	Link
11.	28 th , Thu	Money Control	Read what Ajay Shah, Head – Distribution, Care Health Insurance has to say on having 2 health Insurance policies.

Can a second health insurer pay if the first rejects your claim?

For example, if your hospital bill is Rs 4 lakh and your first insurer pays Rs 3 lakh, you can claim only the remaining Rs 1 lakh from your second insurer. You cannot profit by claiming more than what you spent.

Ajay Shah, Head – Distribution at Care Health Insurance, explains: “Having two health insurance policies can give you certain benefits, but it doesn’t necessarily mean that the second insurer will cover what the first insurer rejects. It depends on why the first insurer rejected the claim and the respective terms and conditions of each policy.”