PRINT - COVERAGE

S.No.	June, 2025	Publication	Headline	Page No.
1.	1st, 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 Hospitilisation, 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.	June, 2025	Publication	Headline	Page No.
2.	22nd, Sun	The Hindu Business Line	Comparison and ranking of Care Health Insurance’s premium with competitors.	09

Health insurance premium tracker

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

ONLINE - COVERAGE

S.No.	June, 2025	Publication	Link
1.	6th, Fri	CNBC TV 18	Article on 'Health Insurance norms for diabetes, heart conditions and other chronic ailments' with a special mention of Care Health Insurance

Insurers relax health insurance norms for diabetes, heart conditions and other chronic ailments

Several insurers, including Niva Bupa, Care Health, ABHI, and Star Health, now accept higher HbA1c levels for individuals with well-managed Type 2 diabetes.

Health insurance is becoming more accessible for individuals with chronic and lifestyle-related diseases, according to a Policybazaar note. Insurers have eased underwriting norms, allowing people with conditions such as diabetes, heart disease, and arthritis to secure coverage more easily.

Several insurers, including Niva Bupa, Care Health, ABHI, and Star Health, now accept higher HbA1c levels for individuals with well-managed Type 2 diabetes.

This change widens the scope for people who were previously denied coverage due to borderline or slightly elevated sugar levels.

S.No.	June, 2025	Publication	Link
2.	15th, Sun	Business Standard Hindi	Read what Mr Ajay Shah, Head – Distribution, Care Health Insurance has to say on corporate health insurance.

क्या कॉर्पोरेट हेल्थ इंश्योरेंस आपके लिए पर्याप्त है? एक्सपर्ट बोले- इंडिविजुअल प्लान जरूरी, फाइनेंशियल प्लानिंग में करें शामिल

नौकरीपेशा लोगों के लिए सिर्फ कॉर्पोरेट हेल्थ इंश्योरेंस काफी नहीं, एक्सपर्ट्स की सलाह— अपना इंडिविजुअल हेल्थ प्लान लें ताकि मेडिकल खर्च और नौकरी बदलाव से सुरक्षा बनी रहे।

Health Insurance: आज के तेजी से बदलते प्रोफेशनल माहौल में स्वास्थ्य सुरक्षा एक बड़ी चिंता का विषय बन चुका है। हमारे देश में नौकरीपेशा लोग अक्सर अपनी कंपनी द्वारा दी जाने वाली हेल्थ इंश्योरेंस पॉलिसी पर निर्भर रहते हैं, लेकिन एक्सपर्ट का कहना है कि यह अकेले पर्याप्त नहीं है। केयर हेल्थ इंश्योरेंस के डिस्ट्रीब्यूशन हेड और इंश्योरेंस एक्सपर्ट अजय शाह का मानना है कि कॉर्पोरेट हेल्थ इंश्योरेंस में कई सीमाएं होती हैं, जिसमें कम कवरेज, सीमित सुविधाएं और नौकरी बदलने पर सिक्योरिटी खोने का जोखिम आदि शामिल हैं। यही कारण है कि अब अधिक से अधिक प्रोफेशनल्स अपनी और अपने परिवार की स्वास्थ्य सुरक्षा के लिए इंडिविजुअल हेल्थ इंश्योरेंस प्लान्स की ओर रुख कर रहे हैं। ये प्लान्स न केवल अधिक से अधिक कवरेज देते हैं, बल्कि नौकरी बदलने या करियर में उतार-चढ़ाव के दौरान भी लगातार सुरक्षा सुनिश्चित करते हैं।

कॉर्पोरेट हेल्थ इंश्योरेंस की कमियां

कॉर्पोरेट हेल्थ इंश्योरेंस कई बार आकर्षक लगता है क्योंकि इसका प्रीमियम कंपनी द्वारा वहन किया जाता है। लेकिन इसकी कई सीमाएं हैं।

अजय शाह कहते हैं, "कॉर्पोरेट प्लान्स में अक्सर कम सुम इंश्योर्ड (कवरेज की राशि) होता है, जो बड़े मेडिकल खर्चों को कवर नहीं कर सकता है। इसके अलावा, कुछ खास बीमारियों या उपचारों पर कैपिंग (सीमित राशि) होती है, जिसके कारण मरीज को अपनी जेब से अतिरिक्त खर्च करना पड़ता है। सबसे बड़ी समस्या तब आती है जब कोई व्यक्ति नौकरी बदलता है या नौकरी छोड़ता है। ऐसी स्थिति में कॉर्पोरेट इंश्योरेंस खत्म हो जाता है, और व्यक्ति को अचानक स्वास्थ्य सुरक्षा के बिना रहना पड़ सकता है। यह अनिश्चितता आज के दौर में जोखिम भरी हो सकती है, जब मेडिकल खर्चे तेजी से बढ़ रहे हैं।"

S.No.	June, 2025	Publication	Link
3.	28th, Sat	The Financial Express	Read what Mr Ajay Shah, Head – Distribution, Care Health Insurance has to say on health insurance premium.

Insurance premium seems expensive? Smart ways to reduce expenses without losing cover

Can't afford your insurance premiums anymore? On Insurance Awareness Day, top industry experts share real-life examples and actionable strategies—like top-ups, monthly payments, and co-pay clauses—to reduce your costs without compromising your protection.

Health insurance hacks: Use co-payment and room rent riders

Ajay Shah, Head – Distribution at Care Health Insurance, echoes similar thoughts, especially when it comes to health insurance. He points out that premium costs can be controlled smartly without losing out on necessary coverage.

"While everyone counts on affordable premium for their coverage, it doesn't necessarily need to come at the cost of losing comprehensive protection," he says.

He advises using co-payment clauses or sub-limits to reduce premium outflows. "These can help reduce the premium while purchasing the policy, where a proportion of the claimed amount is to be borne by the insured at the time of filing a claim," Shah explains. "One should thoroughly read the policy terms and conditions to better understand the clauses."

S.No.	June, 2025	Publication	Link
4.	28th, Sat	Good Returns	Read what Mr Ajay Shah, Head – Distribution, Care Health Insurance has to say on health insurance myths.

5 Insurance Myths Busted! This National Insurance Awareness Day, Let's Decode The Insurance Confusion

"In India, insurance is often misunderstood-not due to lack of access, but due to a deep-rooted web of myths. Many believe insurance is only for the elderly or that it's a waste of money if not immediately used. Others wrongly assume that all claims are rejected or that employer coverage is enough. These misconceptions prevent people from securing their families and futures," said Ajay Shah, Head - Distribution, Care Health Insurance