

As cases soar, dengue-specific insurance schemes on offer

Not Many Takers For These Plans

Sunitha.Rao@timesgroup.com

Bengaluru: While dengue cases in Karnataka spike — more than 7,000 positive cases and over 1 lakh suspected ones since January 2019 — there is a safety net to beat the bite, dengue-specific insurance. Unlike most health insurance policies, the single anomaly or particular health insurance will provide for reimbursement of both outpatient and inpatient expenses for the insured.

At least three private health insurance companies are offering dengue-specific products in India.

However, the response to such offers has been tepid. InsureMile, a startup in the insurance sector, has sold only 17 dengue-specific policies in the last three months.

In 2015, Apollo Munich was the first to start dengue insurance, when the number of cases spiralled across the country. However, when TOI contacted Apollo Munich authorities, they refused to share the response received so far for the dengue cover:

“When the first dengue co-

IT'S ROUTINELY COVERED: HOSPITALS

Authorities at different private hospitals TOI spoke to maintained that dengue is routinely covered under various health insurance schemes and that there aren't any hassles with the same. “Dengue has been routinely covered in health insurance schemes. There is no issue with it. Those with a valid general health insurance cover should be able to make use of it. So far, we haven't seen any patient come with an ailment-specific insurance cover,” said Dr Nirranjan Rai, head, administration and insurance, Manipal Hospitals.



ver was launched, the idea was to offer a malaria, dengue-specific insurance at a lower premium compared to that of general insurance. When dengue was spreading in 2015, it was a concern for those who didn't have health insurance. Instead of paying a high premium for general health insurance, the dengue-specific product offered to cover the treatment cost of the vector-borne infection so as to reduce out-of-pocket expenses for an otherwise uninsured person,” said a source privy to the working of dengue cover in private health insurance sector.

In January 2019, Bajaj Allianz General Insurance laun-

ched M-CARE, a product covering vector-borne diseases. It covers seven diseases in India — dengue, malaria, chikungunya, kala azar, Japanese encephalitis, filariasis and zika.

“Though normal hospitalisation does cover treatment for vector-borne diseases, the expenses for overall recovery from these diseases beyond hospitalisation are huge. We saw at least 15-18% rise in vector-borne diseases like dengue, malaria, chikungunya, zika virus in last 4-5 years, and noticed that people were paying for other expenses out of their pocket,” said Dr Rashmi Nandargi, head — retail health, PA and travel underwri-

ting. Bajaj Allianz General Insurance.

Some firms selling their product in this space have the notion that dengue treatment remains uncovered by general insurance. “Dengue is not a disease, it's a viral infection, and hence in many cases a dengue patient admitted to a hospital may not get his/her health insurance covered. In some cases, the person is treated as an outpatient and the general insurance doesn't cover OPD treatment,” said Mallesh Reddy, CEO, InsureMile, an insurance aggregator platform. Premiums for dengue insurance provided by InsureMile ranges from Rs 299 to Rs 682 depending on the insurer and the exclusion.

“It is advisable to go for a cashless insurance to avail immediate medical assistance. Dengue covers provide a limit of Rs 50,000 to Rs 2 lakh depending on the city. Even if one has a regular health insurance with a higher sum assured, it doesn't cover a specific disease. Therefore, it is advisable to go for a single-digit insurance,” InsureMile authorities said.

InsureMile dengue insurance excludes those below 18 as diseases in children tend to escalate into more serious conditions like organ failure.