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PROCEDURES related to digestive, musculoskeletal, ophthalmic, pulmonary, ENT had fallen in March-April as patients sought to postpone fearing contagion at hospitals

Non-Covid Health Claims Rise as Deferred Treatments Resume

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Mumbai: Leading health insurers are seeing a sharp spike in non-Covid-19 related medical claims in July and August, suggesting that patients are slowly returning to hospitals for treatments and procedures that they had deferred during the initial months of the lockdown.

Claims on account of procedures for digestive, psychiatric, musculoskeletal, ophthalmic, ENT, injury, pulmonary and skin conditions had all fallen drastically in April and May, as patients delayed treatments fearing contagion at hospitals.

Insurers told ET that there is an increasing frequency of such claims being reported in July and August amid surging Covid-19 claims as well.

According to Krishnan Ramachandran, MD, Max Bupa Health Insurance, there has been a 30-35% monthly spike in non-Covid-19 claims on account of planned treatments such as materni-



ty, dialysis, chronic diseases, chemotherapy, and heart-related ailments from April.

"In July alone, almost 80-90% of the claims were non-Covid related," said Ramachandran. "Though the numbers are lower as compared to previous quarters, people are still avoiding going to the hospitals unless necessary, but claims have gradually started coming in."

Max Bupa had seen claims for treating conditions such as genito-urinary (highest for chronic renal failu-

re) drop by 40% in April as compared to March, cancer by 42% and childbirth by 45%.

The trends were mirrored by non-life insurers with sizeable mediclaim portfolios. Bhaskar Nerurkar, head-health claims at Bajaj Allianz General Insurance said that the average daily medical claims in July against March and April has gone up by 64%.

"We are definitely experiencing a surge in other treatment categories than Covid-19. Delayed surgeries and infections have started being repor-

ted," said Nerurkar, adding that procedures such as cataract surgeries and knee replacements are resuming, too.

Meanwhile, experts also said that increased outdoor activities and road traffic are also contributing to a surge in claims. "One of the reasons is a spike in road accidents and outdoor mishaps, which had reduced drastically during the lockdown months," said Amit Chhabra, head of health insurance, PolicyBazaar.

The gradual resumption of treatments may be positive news for insurers already burdened with surging claims on account of Covid-19.

As on August 11, the reported outgo on account of Covid-19 has exceeded ₹1,600 crore on over 1 lakh claims, the latest industry data showed. However, the latest data from the insurance regulator also suggests that the demand for health insurance is also driving new business for health insurers. The premium underwritten for standalone health players in July was 40% higher than the same period last year.