

Health insurance firms see rise in non-Covid claims in July, August

People no longer postponing regular medical treatment

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Over five months into the lockdown, people have once again started seeking treatment for ailments other than Covid-19. Insurance claims for non-Covid issues, which had seen a dip since March, rose steadily in July, going by data disclosed by health insurance companies.

“There was a 64 per cent increase in July for such claims over the average claims in April, May and June,” said Bhaskar Nerurkar, Head, Health Claims, Bajaj Allianz General Insurance, adding that by mid-August, the claims volume had more or less reached regular levels.

Since the pandemic broke out and the subsequent lockdowns, most people had



been avoiding hospitals fearing contracting the virus, and the overburdened medical staff were also postponing routine treatment and elective surgeries.

Rise in elective surgeries

According to Nerurkar, the claims are now back, mainly for treatment of cancer, for dialysis, cataract surgeries and cardiac ailments.

“There were claims arising out of emergency cases like heart attacks and accidents, but people were largely avoiding hospitals. Now, they are no longer waiting,” said an executive with a public sector insurance company.

“There are indications that some elective surgeries are once again increasing. People seem to be realising that they cannot postpone treatment indefinitely,” he said, adding that this is across all cities, even where Covid cases have been rising steadily.

“July trends are almost normal or slightly above normal in value terms. People are going for treatment now and not waiting. Hospitals also have some capacity to handle other ailments now,” said Rakesh Jain, Executive Director and CEO, Reliance General Insurance, adding that in value terms, non-Covid claims are even higher than that in January.

Both Nerurkar and Jain said that Covid-related claims also seem to be stabilising now. “In mid-July, they were doubling every 15 days. Now that has slowed down,” said Nerurkar.