

[Is Alzheimer's covered under your health insurance policy?](#)

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Insurers can no longer deny coverage to a patient for 17 critical diseases such as Alzheimer's, Parkinson's, HIV, AIDS, Epilepsy and Hepatitis B. (Representative Image)

Forgetfulness and memory loss can be a natural part of growing old. But when these symptoms grow acute and start affecting cognitive abilities impairing daily lives, it becomes a cause of concern. With an ageing population and increased life expectancy, it is estimated that over 7 million people have dementia in India, of which Alzheimer's is the most prevalent cause. The number is projected to increase by 19% by 2050, according to United Nations Population Division India.

Alzheimer's results in loss of memory and other thinking abilities that are serious enough to affect daily life. Though timely medical intervention in the early stages can slow down the disorder's progression, experts say still 90% of people with dementia are never diagnosed or treated. "These diseases are more common in the older age group above the age of 60 years. Given that the Indian population is composed of a younger population, the prevalence rate is relatively lower for Alzheimer's and Parkinson's disease. However, with increased awareness and advanced diagnostic techniques, mental illnesses, including Alzheimer's and Parkinson's

are showing a high incidence rate in the recent past,” said Gurdeep Singh Batra, Head – Retail Underwriting, Bajaj Allianz General Insurance.

Given the severity of the disease, the importance of health insurance coverage for these diseases has become profound. The scope of the health policies has recently been broadened to help millions of people who silently battle the disease because of a lack of funds. “People should definitely be made aware of the fact that treatment expenses do get covered,” said Batra.

New Guidelines

The regulator in 2020 ushered in changes to rationalise and standardise exclusions in health insurance policies. Following those guidelines, insurance companies can no longer deny coverage to a patient for 17 critical diseases such as Alzheimer’s, Parkinson’s, HIV, AIDS, Epilepsy and Hepatitis B. Instead, they can either make it a permanent exclusion or bring in sub-limits and restrictions according to the company’s underwriting practices. Similarly, along with mental illness, 11 other diseases, such as psychological disorders, behavioural and neurodevelopmental disorders, genetic disorders, puberty and menopause-related disorders, are removed from the exclusion list.

What to do?

A disease like Alzheimer’s is covered under health insurance policies if a person contracts such ailments after obtaining a health insurance policy. There may, however, be sub-limits on the coverage amount, which one needs to check beforehand with the insurer.

“Health insurance policies generally cover your hospitalisation expenses like doctor fees and room rent, medicine cost, diagnostic tests etc. The sub-limits vary depending on the policy and the insurance provider,” said Amit Sharma, Founder and CEO at eExpedise Healthcare.

The critical point to note is the coverage is offered after the insured gets hospitalised for at least 24 hours. For consultations and outpatient care, one needs to have an OPD cover. “The coverage would be indemnity based and payable only if treatment is taken on an in-patient basis. So, yes, mental illnesses are covered with a sub-limit subject to the product they are covered under,” said Batra.

Hence, before going for the health insurance policy, check the waiting periods and sub-limits for cutting out last minute surprises.