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Headline: - If you are already a cancer patient, will you be denied health coverage?

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If you are already a cancer patient, and trying to buy a medical insurance policy you will be denied health coverage not just for cancer but also for any complications arising due to cancer. The coverage under a critical illness plan is available only to those who are not yet diagnosed with cancer.

Get a critical illness insurance policy

A critical illness insurance policy provides the insured with a lump sum benefit amount as per the sum insured opted, if the insured is diagnosed with the illness listed in the policy. This list of ailments varies from insurer to insurer.

Most critical illness insurance plans provide coverage after a waiting period of 90 days. If any symptom relevant to cancer occurs within 90 days of the commencement of the policy, no coverage will be offered.

The benefit amount is payable once the disease is diagnosed, meeting specific criteria, and the insured survives a minimum number of days, which is the survival period from when the illness was first diagnosed. The survival period defined varies from company to company; however, 14 days is the most typical survival period used.

Even if you are diagnosed after this waiting period is over, your insurer will not pay the claim amount until your cancer is in the advanced stage. This is because critical illness plans do not cover cancer in an early stage.

You can also purchase specific cancer insurance policies

On the other hand, there are also specific cancer insurance policies which are designed to provide medical coverage and meet the specific insurance needs of a cancer patient. A cancer care policy ideally covers you against cancer - both at early and advanced stages.

Just like a critical illness insurance plan, most cancer insurance plans also do not offer coverage to patients who have a pre-existing cancer condition. However, a couple of cancer-specific plans also cover existing cancer patients after a small waiting period.

Cancer insurance is typically purchased before a cancer diagnosis, as it is intended to provide financial support in the event of a future diagnosis.

"If you already have an existing health insurance policy and if the Cancer is diagnosed during the policy duration, then the cost of treatment of Cancer will be covered as it was not pre-existing and was diagnosed /detected only after the policy inception.

However, if the customer already suffers from Cancer, then it is considered a pre-existing disease which is usually an exclusion under most health insurance policies," said Bhaskar Nerurkar, Head – Health Administration Team, Bajaj Allianz General Insurance.

Most retail insurance plans reject cancer survivors

"Most retail insurance plans outright reject cancer survivors. However, cancer survivors may be able to get covered through a retail plan with permanent exclusion for cancer related co-morbidities. There are certain plans available that also covers cancer survivors through lumpsum covers for relapse. The pricing for these plans are on par with other retail customers. In certain cases there maybe additional premium loading done at the insurer's end," said Anuj Parekh, CEO and Co-Founder of Healthysure.

Generally, it would be easier for a person diagnosed at an early stage of cancer to get health insurance whereas someone at a terminal stage will not get it. "

It is always recommended to purchase health insurance when you are fit and fine. If you buy health insurance at a young age, you can get up to Rs 1 crore sum insured at an affordable price," said Siddharth Singhal, Business Head - Health Insurance, Policybazaar.com.

If you have an existing policy, treatment is covered

If the Cancer was diagnosed /detected after the policy inception, the cancer treatment will get covered within the policy, and the medical expenses related to cancer will also be payable within the policy period. Also, post treatment, if the cancer resurfaces within the policy period, then the medical expenses related to the same will be covered.

Bajaj's Nerurkar explains this with an example: Policy Period is: 1-01-2023 to 31-12-2023, and the first time cancer got detected in March 2023 and got cured, and the last treatment was done by September 2023, but then by November 2023, the Cancer was detected again, then the expenses shall be payable even for the recurrence within the policy period. In some of the products additional Sum Assured is triggered to benefit the customer if s/he is detected with such critical illness.

Even relapse is covered

If you are diagnosed with cancer while already having a health insurance policy, your treatment expenses will be covered by your policy. Even if you recover from cancer and it relapses later, you will be eligible for a claim. If you have restoration benefits in your health insurance, your claim amount will be restored up to the maximum limit after it gets exhausted.

"It is recommended to choose a plan with unlimited restoration benefits up to the sum insured. For example, if you have a health insurance policy with a sum insured of Rs 10 lakh and you make a claim of Rs 8 lakh for cancer treatment, you can still make another claim of Rs 9 lakh within the same policy year if your policy has an unlimited restoration feature. It's an important feature to consider when looking for a health insurance policy, even for those who are healthy," said Singhal.

But are all cancer-related expenses covered?

It is important to check whether pre and post-hospitalisation expenses are covered by the policy. OPD makes up a significant portion of expenses for cancer patients. Additionally, an OPD cover that pays for doctor consultations, pharmacy, and diagnostic tests is recommended to cover expenses outside of hospital visits. Here, a specific cancer policy has certain advantages such as :

Coverage for expenses related to cancer treatment, including chemotherapy, radiation therapy, and surgery

Coverage for hospitalisation and medical tests

Income replacement or disability coverage to help cover lost income during treatment and recovery

Access to counselling services or support groups for emotional support

Lump-sum payment for early detection of cancer

Option to choose a higher sum assured for more extensive coverage