

Date: 28.08.2023

Publication: Business Standard

Headline: - Do health policies cover LASIK surgeries? Only if these conditions are met

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Most insurance products in the market cover for LASIK surgeries when the refractory error power is => 7.5 dioptr.

Most people who suffer from short-sightedness wear glasses or contact lenses, depending on their convenience. If you are someone who wishes to rid themselves of the daily struggle of inserting contacts or finds wearing glasses uncomfortable, you can consider several surgical interventions, of which the popular one is LASIK, or Laser-Assisted In Situ Keratomileusis.

But is LASIK covered by your health insurance policy?

"Health insurance policies will typically cover the treatment for correction of eye sight due to refractive error recommended by Ophthalmologist for medical reasons with refractive error greater or equal to 7.5. However, this is applicable as per the terms and conditions of the policy and may differ from insurer to insurer," said Bhaskar Nerurkar, Head – Health Administration Team, Bajaj Allianz General Insurance.

Take a look at a few conditions under which the coverage for LASIK eye surgery may be provided:

Eye surgery is required because of a refractive error caused due to an injury or an accident.

Eye surgery is required for a refractive error caused due to another surgery.

Eye surgery is required for a refractive error of equal to or more than 7.5 dioptries.

Eye surgery is required because the person is unable to wear glasses due to physical deformity or constant ache.

Eye surgery is required because the person is unable to use contact lenses due to any physical limitation or lack of tolerance for contact lenses.

"Most health insurance providers classify LASIK as a non-essential procedure and an outpatient treatment that doesn't require hospitalization. Therefore, it is typically not included in standard health insurance coverage. According to the regulations set by IRDAI, individuals with a refractive power of 8 diopters or higher or in case of accidental injuries should receive the necessary treatment that will be covered by their health insurance policy. Prior to submitting a claim, it is important for policyholders to carefully review their policy documents to ensure coverage and any applicable waiting periods," said Siddharth Singhal, Business Head - Health Insurance, Policybazaar.com.

In short, Lasik is a cosmetic surgery and unless the above met conditions are not met with and you are only getting the surgery to rid yourself of glasses/contact lenses, it will not be covered by your health policy.

"For most insurance products there are no limits within the products for its coverage. But, it is best to read the terms and conditions of the product before choosing to go for the surgery," said Rupinderjit Singh, Vice President, Retail Health, ACKO.