

Health cover can boost organ donation numbers in country

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One of the ways to see a healthy rise in organ donation numbers is to ensure that both donors and recipients are covered by insurance.

Many from both categories said that almost all insurance companies refuse health cover. Doctors and NGOs added that a big boost for organ donation can come from the Insurance Regulatory & Development Authority of India (IRDAI) when it formulates clear guidelines.

Shibani Gulati, 44, underwent a kidney transplant in 2010. At the time of the surgery, her corporate policy covered her transplant.

"But for a long time after the surgery, neither did the government-run insurance companies nor the private ones covered me for health. After much legwork, a private company was willing but said claims could not be related to any kidney ailments," she said. Shibani and her doctor's missives to insurance firms and IRDAI have not worked. It is disappointing, she added.

Other organ recipients too said that IRDAI has been silent. A mail sent by TOI to its officials on August 22 about IRDAI's plans went unanswered and several private insurance firms refused to comment.

Organ recipient Harsh Varadhan Singh underwent a kid-

RIGHTING THE SITUATION

Don't Ignore Them

■ Insurance coverage eludes donors and recipients post-surgery

■ The donor's surgery is covered if the recipient has previous insurance cover

■ But non-availability of insurance cover to donors after donation has to be addressed

■ Just one private insurer offers health cover products to living donors

■ Many more need to follow making it widely available

Deeper Problems

■ Non-availability of health cover can deepen donors' and recipients' financial problems

■ They may not adhere to immunosuppression medications defeating the purpose of the organ transplant

Norms Must Change

■ IRDAI lists chronic organ failure as an exclusion from health cover

■ But someone who has entirely recovered from organ failure post-transplant should not be excluded

■ IRDAI leaves it to the insurance companies to take a call about this

■ Underwriters must study and evaluate risks based on transplant centres' data



Lack of insurance is debilitating. Roadblocks on multiple fronts have left the recipients defeated, and the donors feeling that far from being honoured, they are being punished for doing a good deed. This is a growing community that cannot be ignored by insurance companies

Jaya Jairam | PROJECT DIRECTOR,
MOHAN FOUNDATION

ney. Since the surgery, he has tried to get health insurance. "Most companies refused while a few said no kidney-related disease would be covered. I was refused life insurance cover too and so was my mother. But the Rajasthan government's Chiranjeevi Yojana covers all tests and treatment for a nominal premium of Rs 1,000 for my entire family for a Rs 15 lakh cover. Insurance firms must change their outlook," he added.

Dr Santosh Shetty, executive director and CEO of Kokilaben Dhirubhai Ambani Hospital, said personal insurance cover for this category comes with riders, exclusions and high premiums.

Bhaskar Nerurkar, head of health administration team at Bajaj Allianz General Insurance said, his company has clear policies about organ donation cases. There are no specific guidelines from IRDAI but

the authority has instructed insurance companies to cover organ donors and recipients, he added.

His company's medical board decides the authenticity of the client and the medical records, and then a health policy is issued.

Nerurkar said, "Since the recipient has had an organ failure, he/she is likely to be more vulnerable. They must undergo multiple tests before the policy is issued and there are several products that they can choose from. A corporate policy has no underwriting, as it is a universal coverage. For existing customers, we extend the cover but new customers have to fulfil conditions."

The National Organ and Tissue Transplant Organization has been pursuing health cover for organ donors and recipients with the central government and the IRDAI.

Its director Dr Anil Kumar said that many organ donors and recipients find it difficult to get health cover as insurance companies feel that they have a higher risk of catching infections because of the immunosuppressants that they are on.

Dr Kumar said, "Donors are not at risk but even they are denied health cover. Recipients may be at a higher risk, but it is unfair of insurance companies to deny them coverage. We are planning a meeting with the stakeholders, including insurance companies and IRDAI, to change the situation."

According to Dr Kumar, if the medical records show that they are medically fit, health cover can be offered.

"Insurance firms work on social pooling of money when the majority chips in to provide security to those who need it the most. They must not keep the most vulnerable out of the system," he added.

NGOs like Chennai-based Mohan Foundation have been taking up the cause. Project director Jaya Jairam said that recipients and donors are denied cover even for hospitalizations that are not linked to the transplanted organs.

"Just one company offers expensive health cover in which hospitalizations linked to the transplanted organ's related ailments are excluded. All this must change for a better organ donation and transplant picture," she added.

Jairam said insurance firms lack outcome data to assess the risk profile of organ donors and recipients but they can seek a doctor's certificate and issue a policy after a cooling period post-transplant, or based on organ function tests.

Dr Shetty said the health insurance ecosystem in the country must develop health-care products to cover and encourage organ donation and boost the numbers.

"The insurance sector is evolving and there is more data and evidence now about the overall medical well-being of donors and recipients," he added.

IRDAI must study the outcome data for organ donation, discuss it with medical experts and formulate guidelines for coverage, he said.



To sign up as an organ donor, give a missed call on 7862991122 or visit OrganDonationDay.com

ney transplant in 2017. He leads an active life playing lawn bowls and pétanque and has won the silver medal in darts at the World Transplant Games in Australia this year. He said, "I am healthy and physically active, but insurance firms won't offer cover."

Singh's mother was his do-