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MONSOON brings respite from hot summer days. However, the season is also a harbinger of ailments. Though a fever or flu does not ring warning bells, it might make the body vulnerable to a number of diseases.

Claims rise during monsoons

Over the years, we at Bajaj Allianz have witnessed a rise in specific health-related claims during the monsoon. This is also the season when we receive the highest number of claims. At Bajaj Allianz, dengue, enteric fever, malaria and acute viral fever made up over half (51%) of the overall health ailments from June to September in 2014.

Your monsoon health is predominantly affected by three kinds of ailments:

- Fever-related diseases such as viral fever, dengue, typhoid or malarial fever
- Gastro or stomach-related diseases such as diarrhea and
- Pulmonary or lung-related diseases like pneumonia

Though a viral fever might not need medical attention, the same cannot be said about typhoid, malaria, severe gastroenteritis or an asthma attack.

This was reiterated by our data, where during this season majority of the claims that the company received were pertaining to fever and infection-related ailments from across the country, followed by pulmonary and water-borne diseases. Among fever and infection-related ailments, the highest claims were received for dengue and malaria from the western and eastern parts of the country. Most of these cases reported were from the age group of 15 to 45 years. Among pulmonary diseases, the highest claims were for bronchitis, pneumonia and other respiratory tract infections primarily from the western and central parts of the country.

Treatment cost

While the treatment cost/claim for fever and infection-related ailments was in the range of Rs 45,000 to Rs 50,000 in a multi-specialty hospital, for water-borne diseases it varied from Rs 35,000 to Rs 40,000. The claim cost for respiratory diseases was between Rs 60,000 and Rs 65,000.

Hospitalisation

With medical costs skyrocketing, long duration of treatments and hospitalisations are no longer affordable and you need to pay for this out of your pocket. The best way to reduce the impact of medical expenses on your finances in this season is preventive care. A healthy lifestyle, which includes exercising regularly and eating a balanced

Are you health-insured this monsoon?



diet, helps one prevent ailments.

However, if health issues still become chronic despite preventive care, make sure you are insured so that you can fall back on your health insurance plan that will not only take care of your hospitalisation expenses but also reduce your out-of-pocket expenses towards healthcare and wellness. Statistics reveal that in a year, there is an upsurge of expenses towards healthcare and wellness, be it out patient or hospitalisation, for a household during monsoon. This is when a health insurance policy proves most beneficial.

Group insurance vs independent cover

Most individuals are insured under the group health insurance scheme offered by their employer. A very small population has an independent cover for their family or self. There is still a large population that does not have any form of health insurance. Such a situation could be attributed to

poor awareness and postponing buying decision when it comes to opting for a health insurance policy.

A simple cover could be a good entry point for such individuals. When opting for a basic health plan, one should look at two aspects — the coverage and the service provider. Make sure the plan you are opting for extends benefits such as cover for pre and post-hospitalisation and for certain day-care procedures apart from hospitalisation cover. What you must also be aware of before signing up is the capping on room rents, sub-limits on procedures and certain exclusions of the policy, if any, to ensure a smooth claim-settlement process.

Get insurance at young age

If you are between the age group of 25 and 35 years, this is the best time to include health insurance in your financial planning. If you buy a health insurance plan when you are young,

you will reap the benefits in your old age, when you will need it the most.

Disease-specific plan

Today, there are products in the market that provide disease-specific covers at affordable premium. However, we have plans wherein by paying as little as Rs 650 for a sum insured of Rs 50,000, you can not only get a cover for monsoon-specific diseases such as dengue, malaria, cholera, typhoid, hepatitis A, diarrhoea or even swine flu, but also insure yourself for hospitalisation charges or medical treatment for accidents, which also increase during this season. You can get the right health insurance to take care of you and your family in not just the monsoon but throughout the year and be a smart financial planner.

The author is Head — Health Insurance, Bajaj Allianz General Insurance. The views expressed in this article are his own