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India has the dubious distinction of being the diabetes capital of the world, with a staggering percentage of India's populace suffering from the disease. To complicate the issue not many insurance companies traditionally covered against the disease; a fact that is changing.

"Looking at the number of cases, diabetes is fast gaining the status of becoming a potential epidemic," says Anuj Gulati, MD and CEO, Religare Health Insurance.

Religare Health Insurance recently launched a health insurance plan called Care Freedom that offers coverage to diabetics of all age groups and even those who are dependent on insulin. The policy offers a cover of up to Rs 10 lakh.

Instances of diabetes is on the rise

According to data from the Indian Council of Medical Research there were as many as 72 million cases of diabetes in India in 2017. This figure would almost double to 134 million by 2025.

"One out of two people who have diabetes is currently undiagnosed. It is feared that a large number of people who suffer from this disease are not even aware about it," says Prasun Sikdar, MD and CEO at Cigna TTK Health Insurance Company. This means that the potential number of people affected by diabetes is much higher than a survey would indicate.

Diabetes is an unfortunate sidelight of India's changing lifestyles and habits. "Owing to factors like a sedentary lifestyle and increased stress, diabetes which was traditionally seen among older people is now increasingly seen among younger people increasingly," says Gulati.

Weight is a problem for diabetes. "For every 100 overweight adults in India, aged 20 years or older, 36 had diabetes," says Bhaskar Nerurkar, head - health administration team, Bajaj Allianz General Insurance.

Diabetics can get health insurance easily now

Given the rise in number of diabetics, insurers are offering specific plans



In comparison the global average is 19.

Tougher for diabetics to get health insurance

And if you are diabetic you were on your own; at least as far as getting an insurance coverage went.

"Most health insurance companies traditionally covered diabetes where the severity of the problem was low," explains Gulati. For instance, cases where lifestyle changes like diet changes, exercise coupled with proper medication helped keep the ailment under check.

"An individual suffering from diabetes at times may find it difficult to get insur-

TOUGHER RULES FOR DIABETICS

■ Traditionally insurance companies did not cover diabetics due to associated hypertension and cardiovascular disease and complications like diabetic nephropathy

■ Most insurers preferred cases where severity of the problem was low and could be managed with diet changes, exercise and proper medication

ance coverage because of reasons including inadequate blood sugar control, High BMI, associated hypertension and cardiovascular disease and diabetes complications like diabetic nephropathy and neuropathy," says Nerurkar.

In the long run diabetes starts affecting other organs

of the body, which results in bigger medical expenses. "Hence, typically insurance companies avoided insuring diabetics," said Anup Rao, CEO, Edelweiss General Insurance.

Usually pre-existing diseases (diseases existing before taking the policy) are excluded. This period is

between two and four years. "In case of diabetes at the time of taking the policy, any complications associated with the disease wouldn't be covered by the insurance policy," says Rakesh Goyal, Director, Probus Insurance.

Also, based on the severity of the disease and underwriting guidelines, insurance companies could increase the premium to be paid.

What is covered

Type-2 diabetes, which is mostly a lifestyle disease and is aggravated by eating habits and sedentary lifestyle, is covered by health insurance companies in India. It is also the most prev-

alent type of diabetes in India. Traditional retail policies cover diabetes, often with additional loading in the premium and a waiting period of four years for pre-existing diseases strictly subject to medicals.

"However, there is a probability of risk being declined if medical reports are above specified levels as defined basis underwriting guidelines of the Insurer," says Anurag Rastogi, member of executive management, HDFC ERGO General Insurance Company.

But insurance companies appear to have risen to the dangers of this disease and a slew of policies have hit the market to combat the disease. Other than Religare Health Insurance, other diabetes specific plans include Cigna TTK Health Insurance's ProHealth for Type-2 diabetes, with a cover Rs 2.5 lakh - Rs 1 crore, Star Health Insurance's Diabetes Safe Insurance Policy that offers between Rs 3 lakh and Rs 10 lakh cover.

Regular hospitalisation is covered as per terms and conditions of the policy. Also non-hospitalisation costs, that is, home rest and home medical treatment is covered.

"In case there is an emergency or a medical condition that does not require the insured to be admitted to the hospital, the company provides coverage for the medical expenses incurred," says Goyal of Probus. This is provided the stay home period exceeds three consecutive days.

Some insurance companies also cover related diseases like depression, hypertension, anxiety, etc, which are related ailments or medical conditions that diabetics typically suffer from. These associated coverage include from Religare, Cigna TTK and Bajaj Allianz.

Also the hospital where you have been treated may come under scrutiny if it's a small one. "If the hospital has less than 15 beds, then we would need their registration certificate," says Anand Roy, Executive Director and Chief marketing Officer, Star Health and Allied Insurance.