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[Covid-19 Returns? Here's How To Review And Update Your Health Insurance Policy](#)



With the surge in COVID-19 cases and the emergence of multiple subvariants in India, it is crucial to review your health insurance coverage and ensure it is sufficient. Moreover, there is concern about the JN.1 sub-variant, with its initial case reported in Kerala. JN.1 is derived from the "pirola" variant BA 2.86, itself an Omicron subvariant. Unlike BA 2.86, JN.1 features an additional mutation in the receptor binding domain (L455S). JN.1 exhibits significant resistance across receptor binding domain classes one, two, and three, displaying higher immune evasion compared to BA 2.86 and other resistant strains. The World Health Organization (WHO) has designated JN.1 as a variant of interest. Dr. Rajeev Jayadevan from the IMA COVID Task Force highlighted on Thursday that this new strain could pose challenges, particularly for elderly individuals and those with multiple co-morbidities.

The full impact of the new variants is yet to be determined. Therefore, it is advisable to reconsider your health insurance policy. If you currently lack health coverage, it's recommended to explore a comprehensive health insurance policy with ample coverage. For those already covered, assess if the sum insured is substantial or if an increase is necessary.

Vivek Chaturvedi, Chief Marketing Officer (CMO) and head of direct sales, at Digit General Insurance said, "Ideally, consider opting for a health cover of at least Rs 10 lakh. If your employer provides health coverage and the sum insured appears insufficient, you can opt for a standalone top-up cover on your group health insurance policy. This top-up cover is available from any insurer and doesn't have to be from the same provider as your group medical cover."

"A comprehensive health insurance plan will ideally cover all hospitalizations due to Covid, irrespective of the variant that is detected. Considering the number of hospitalization cases related to COVID-19 is currently lower, one should also check if your health insurance policy covers domiciliary treatment. This way, if your doctor recommends home treatment, all expenses up to the specified sum insured for doctor's consultation, nursing support, cost of medicines, diagnostic tests, etc will be paid by the insurer as per admissibility. However, do keep in mind that self-treatment done at home without a doctor's advice won't be covered under the same," Chaturvedi said.

Expert Views:

According to experts, the pandemic has driven an awareness of the significance of protective investments, especially when it comes to the aspects of health and life security. People should invest in health insurance policies with a higher sum insured, as it can take care of everything. When updating your health insurance policy for COVID coverage, explore

additional options such as upgrading to a higher sum insured plan, and inquire about riders or optional covers to enhance your protection.

“If you don’t have a health insurance policy and intend on buying one, compare coverage, premiums, and customer reviews of other insurance policies available in the market that cover different medical expenses including Covid, and then take an informed decision,” Shashank Chaphekar, Chief Distribution Officer, ManipalCigna Health Insurance said.

“As the COVID-19 cases see a surge, it is important to revisit your health insurance policy to check if the opted sum insured will be sufficient; does the policy cover COVID-related illnesses; are there any available riders or optional covers that can boost your health insurance plan, etc. Revisiting your policy and understanding its coverage will keep you prepared for any uncertainties during this time,” Chaphekar said.

Also, check whether your existing health insurance policy has a cumulative bonus or nil claim bonus. This bonus could be higher now, as there has been a spike in demand for health insurance post-pandemic. Opt for a health insurance plan that includes hospitalization cover and critical illness coverage. The focus on health has increased, especially with the rise in critical illnesses like cardiac arrests post-COVID.

For senior citizens, who are more vulnerable to health issues, consider new health insurance plans with lower waiting periods. This ensures quicker access to medical services when needed. Explore plans that offer modularity in waiting periods. Customizable waiting periods, ranging from 12 to 48 months, can be beneficial based on your health status, age, and other relevant factors.

Bhaskar Nerurkar, head of- health administration team, Bajaj Allianz General Insurance said, “Verify if your plan offers coverage without any room rent capping. This is particularly important in metros where healthcare expenses can be high due to tariff fares. Look for health insurance plans that have removed sub-limits. While sub-limits can reduce premiums, they may limit coverage at the time of need. Plans without sub-limits provide more flexibility in accessing necessary healthcare services.”

“Ensure that your health insurance plan includes coverage for mental illnesses. This coverage is now mandated by regulators and reflects the growing social awareness of mental health issues. Explore plans in the market that offer OPD (Outpatient Department) riders or optional covers. While this may come at an additional cost, it can be valuable for covering expenses related to acute ailments and infections that do not require hospitalization,” Nerurkar added.

Regularly reviewing and updating your health insurance policy ensures that you have the necessary coverage to address the current healthcare challenges, especially during a surge in COVID cases. Consult with your insurance provider to understand the specific updates and options available for your policy.