

Despite ill health, young professionals find health insurance too expensive

Survey finds 45% of interviewees in urban centres suffer from lifestyle disorders

SPECIAL CORRESPONDENT

MUMBAI: Chronic backaches, hypertension and respiratory disorders are among the common medical conditions professionals aged 23 to 35 are battling, a survey by Bajaj Allianz General Insurance has found.

It also revealed that nearly half the young professionals surveyed are suffering from lifestyle disorders including chronic body pain and weight related issues.

Most blamed their jobs for their poor health, and many respondents found a health insurance cover to be an expensive instrument for investment.

Of the 1,100 working professionals from New Delhi, Mumbai, Kolkata, Chennai, Bangalore, Pune, Hyderabad, Gurgaon and Goa interviewed, 45 per cent suffered

40% were plagued by chronic body pain (muscle spasms, joint pain, backache)

from lifestyle disorders while 55 per cent said they were not affected by such conditions.

Of those suffering from lifestyle conditions, 40 per cent were plagued by chronic body pain (muscle spasms, joint pain, backache), 20 per cent had weight-related issues (obesity).

18 per cent suffered from hypertension, 10 per cent from respiratory disorders, 8 per cent from frequent digestive disorders and 4 per cent said they had high blood sugar levels (diabetes).

While 40 per cent of the re-

spondents who suffered from lifestyle disorders claimed it was due to the nature of their occupation, 28 per cent said it was due to an unhealthy diet. Around 17 per cent said it was a hereditary condition they were suffering from, while 10 per cent of them believed it was due to lack of exercise and 5 per cent gave stress as a reason.

"The company's claims data also reiterated the same, showing that close to 25 per cent of the company's health claims came from this age group," Bajaj Allianz said. The survey also said most young professionals depend solely on employer-provided medical insurance and do not have a personal health insurance cover.

Of the 75 per cent respondents who were health-in-sured, 60 per cent relied sole-

ly on employer-provided group cover.

Among those who did not have health insurance, 46 per cent felt it was an expensive instrument and 22 per cent felt they were too young to invest in such a cover.

Suresh Sugathan, Head (Health Insurance), Bajaj Allianz General Insurance, said, "Employer-provided medical policies are tailor-made plans for an organisation and are customised according to the benefits that the management wants to extend to its employees."

"At all times, the employer-provided cover might not meet your individual health insurance requirements in terms of coverage, number of dependents or family definition as well as your state of health, and might have certain limitations," he added.