

<b>Date:</b> 20.2.16	<b>Publication:</b> Times of India
<b>Page No:</b> 17	<b>Edition:</b> Chennai, Bangalore, Mumbai, Kolkata, Delhi, Chandigarh, Ahmedabad

# '46% salaried youth find health cover costly'

Rachel.Chitra@timesgroup.com

Nearly 46% of young professionals feel health insurance is expensive, with another 22% feeling that they were too young to need it, a survey said.

The survey also revealed that 25% of people in the 23-35 age group were uninsured for their health needs. And even among those insured, more than 60% relied primarily on the group health insurance cover provided by their employer.

## WHAT SURVEY FOUND

Health cover expensive	46
No health insurance	25
Depend on group cover	60
Health cover to save tax	75
Have lifestyle disorders	45

Value in %

"During crises, people complain that the insurance policy doesn't cover everything, there are too many exclusions and they have to pay the hospital from their pocket.

et. What they don't realize is that employer-provided medical policies are tailor-made plans for an organization. It is not a one-size-fits-all," said Suresh Sugathan, head-head health insurance, Bajaj Allianz General Insurance, which conducted the survey.

A majority — 76% — thinks health insurance was a tax-saving measure and that they didn't see an intrinsic need for the policy.

The study, which interviewed 1,100 working professionals in 23-35 age group from

New Delhi, Mumbai, Kolkata, Chennai, Bangalore, Pune, Hyderabad, Gurgaon and Goa, said only a minority saw a mediclaim as a necessity — 15% viewed health policies as complicated and another 17% were blissfully unaware.

What is a little alarming is that the survey found as many as 45% of those surveyed suffered from lifestyle disorders like chronic body pain, muscle spasms, joint pain, chronic backache. About 20% were obese and 18% had hypertension.