

[Insurers Expand Health Insurance Covers To Include LGBTQ Persons](#)

Companies as well as health insurers now offer health covers to LGBTQ persons. Consider your needs, the cost of treatment and network hospitals available before choosing a policy and sum insured.



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FMCG major Procter & Gamble India on Tuesday announced that it will extend all company-offered financial and medical benefits to the partners of its LGBTQ+ employees. From April 1, 2022, partners of LGBTQ+ employees would be covered under the company's medical plan, which includes hospitalisation coverage. Companies widening their support, which includes healthcare, to all types of employees is a big step forward. Those who identify as LGBTQ find it a struggle to access healthcare professionals who understand their specific needs.

The Transgender Persons (Protection of Rights) Bill (2019) was introduced in Lok Sabha on July 19, 2019, which proposed steps to provide health facilities to transgender persons, including separate HIV surveillance centres and sex reassignment surgeries. The government shall review medical curriculum to address health issues of transgender persons, and provide comprehensive medical insurance schemes for them.

Many companies such as Citibank, RBS, Capgemini and Tata Group companies already extend medical cover/family health insurance cover to transgender employees. Recently, Plum, an employee health insurance company, incorporated LGBTQ cover within their employee benefits policy and now offers this to customers as well. "Gender reassignment surgeries were previously considered cosmetic (and hence not normally covered), but we

have now been able to include them as part of the standard group medical cover. What this means is that we can offer these policies to all our clients, even by default,” says Abhishek Poddar, co-founder and CEO, Plum.

Inclusion doesn't necessarily mean having to create new policies or standards. “All we needed to do was simply widen the scope of what is possible so that they can be included in the same benefits as heterosexual people. After all, that's what equity is; being impartial and just towards everyone. So, essentially, it is the same standard group medical insurance policy, with the important distinction that it is now more inclusive,” says Poddar.

In April 2019, the insurance regulator had issued advisories to all insurers to ensure that there is no discrimination towards the LGBTQ section of the society in providing health insurance.

Demand And Growth Of LGBTQ Health Insurance

Legislative support along with that of social media and corporate initiatives, representation of LGBTQ community has increased in past few years. According to a recent report, LGBTQ persons form close to 15 per cent of the Indian population.

“We see a few proposals received from the LGBTQ community, mainly from urban areas, and they are being processed at par, with no discrimination. Definitely, the numbers did grow during the pandemic period as Covid-19 also did not discriminate in spreading infection. Secondly, as this section of society is small and spread out among so many insurers, the awareness for health and personal accident insurance has been on the rise and we see more proposals coming now,” says Gurdeep Singh Batra, head-retail underwriting, Bajaj Allianz General Insurance.

What To Keep In Mind While Availing LGBTQ Health Insurance Policy

Anyone looking to buy health insurance should analyse the healthcare requirements and the cost of medical treatment or procedures in order to arrive at an appropriate sum insured. “Understand the policy coverage and see if it fits with what you're looking for. It's also crucial to understand the claim process, exclusions under the policy and network hospitals of your insurer as it helps have a seamless experience at the time of making a claim,” says Batra.

It's important to address specific health needs and risks while availing LGBTQ health insurance as every individual may have different needs. For some, the primary need may be for hormone therapy and surgery while other may be more focused on mental well-being. “Due to the pressures of society, the LGBTQ community may experience higher instances of substance abuse, depression and anxiety than the general population. Including them in standard policies is just the start. We need to have more and deeper conversations about these aspects, so that we can continue to make progress,” says Poddar.