

### [Six Factors That Can Increase Your Health Insurance Premium](#)

Health insurance premiums can be higher for you if you have unhealthy habits like smoking and drinking and lead an unhealthy lifestyle.



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Taking health insurance was always advisable but the Covid pandemic has highlighted its importance even more. One of the factors that impedes people from taking health insurance is high premiums. However, the amount of premium you pay depends on various factors such as your health and habits. Here are five factors that will increase your health insurance premiums.

#### **Unhealthy Lifestyle**

Many people today are suffering from various ailments due to their unhealthy lifestyles. People can incur diseases such as diabetes, high blood pressure, hyper-tension, heart-related ailments and high cholesterol. This, of course, poses a threat to your life but it can also affect the premiums you pay for your health insurance.

“When a person is suffering from such an ailment the chances of filing a claim with an insurer is higher compared to a person who doesn’t. Any expected increase in the claim frequency and claim amount for such risks needs to be factored in the health product pricing too, so a balance needs to be maintained,” says Gurdeep Singh Batra, head, retail underwriting, Bajaj Allianz General Insurance.

## **Unhealthy Habits**

Majority of the insurance companies increase the premium for those with the habit of smoking, drinking, or chewing tobacco. This leads to life threatening diseases like ulcer, cancer. "People who smoke end up paying more for insurance than non-smokers. An insurance company may charge you the same premium amount as a heavy smoker, even if you just smoke a few cigarettes each day. The reason behind this is that you may end up having more health problems," says Amit Chhabra, head, health insurance, Policybazaar.com, an insurance aggregator.

## **Pre-existing Medical Conditions**

If you have any pre-existing medical conditions because of unhealthy lifestyle, the company may choose not to cover them at all. "There are some health insurance products which have the provision of loading on a few lifestyle diseases, meaning a person needs to pay slightly more premium in order to be insured ensuring their high risk of claim is factored therein adequately," says Batra.

Some insurers may include waiting period to make a claim for the ailments the insured is susceptible to reduce the risk. "Alternatively, a person suffering from any ailment is at times advised by the insurer to take a medical test at one of their network service providers to determine the current status of the ailment and support the clientele accordingly," says Batra.

In some cases, it may even become difficult to buy health insurance.

## **High Body Mass Index (BMI)**

People with higher BMI have to pay a higher premium than people with a lower one. A higher BMI leads to different ailments such as diabetes, joint problems, heart problems, among others.

"Obesity can also be a major factor for your health premiums to be higher. Obesity, as we all are aware, increases the risk of certain medical diseases and, as a result, is associated with a higher death rate. Hence, health Insurance companies avoid such consumers who already have a high-risk status," says Chhabra.

## **Type Of Profession**

A lot of policyholders work in risky and hazardous environments such as a chemical factory or a coal mine. This leads to high risk of injury and cardiac health ailment. Such professionals and workers end up paying higher premium as insurers see a greater risk to their health and well-being.

## **Family Medical History**

In case the policyholder's family members have certain medical condition, the premium may be higher than others. "This medical condition could be anything such as diabetes, heart ailment, cancer, among others. There could be other genetic diseases too," says Adhil Shetty, CEO of Bankbazaar.com