

Is robotic surgery covered under a health insurance policy?

For the hassle-free claim settlement, a policyholder must check for indications for robotic surgery and applicable waiting periods.



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Robotic surgery is relatively new but demand for the technology has been growing. A robotic surgical system is used by the surgeon for minimally invasive surgery, as it helps in faster healing. It is generally used for more precision like for tissue removal around the brain or large blood vessels, heart and joint replacement surgeries, cancer involving vital organs, brain surgery, among others.

The good part is your health insurance policy covers these new-age treatments. As per Insurance Regulator and Development Authority of India (IRDAI) Health Regulations 2019, insurers are directed to cover robotic surgeries, as modern treatment with or without sub-limit.

However, before signing on the dotted lines you need to be aware of the few fine prints. For example, admissibility of a claim for robotic surgery depends upon the ailment for which the surgery is being carried out. For example, if knee replacement surgery has to be performed because of degenerative conditions like osteoarthritis, then there might be a clause of the waiting period in the health insurance policy.

Bhaskar Nerurkar, Head- Health Claims, Bajaj Allianz General Insurance says, “Robotic Surgery is usually deployed as precision surgeries for cancer involving vital organs, brain surgery, heart

and joint replacement surgeries, etc. Admissibility of robotic surgery depends upon the indication/ disease/ ailment for which the surgery is being carried out. For example, robotics can be used for joint replacement surgery like total knee replacement. From an Insurance point of view, policyholders must check for Indications for Robotic Surgery and applicable waiting periods. Check sub-limit/ co-pay or any other cost-sharing conditions applicable to the policy.”

Moreover, robotic surgeries generally qualify for reimbursement if advised by a qualified medical practitioner trained in the technique. Hence, your doctor should clearly mention the need for robotic surgery so that there are no problems at the later stage. Insurers generally verify the necessity of the procedure at the time of making the claim.

For the hassle-free claim settlement, a policyholder must check for indications for robotic surgery and applicable waiting periods. One should also check sub-limit or co-payment conditions applicable to the policy.