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[AYUSH Treatment: What Is It, Coverage, Demand, And What It Means For Policyholders?](#)



AYUSH Treatment encompasses traditional and holistic Indian healing methods and solutions. "AYUSH" is an abbreviation for Ayurveda, yoga, Unani, Siddha, and homoeopathy. These therapeutic approaches prioritize restoring and maintaining the body, mind, and spirit balance. They rely on natural and plant-based medicines, physical exercises, dietary adjustments, meditation, and lifestyle modifications. AYUSH treatments are renowned for their personalized and comprehensive approach to wellness, addressing the symptoms and the underlying root causes of health issues.

Coverage: The medical expenses cover:

- Room rent, boarding expenses
- Nursing care
- Consultation fees
- Medicines, drugs, and medical consumables
- AYUSH Treatment Procedures

AYUSH Treatment covers up to the sum insured as specified in the product.

Siddharth Singhal, business head- health insurance, Policybazaar.com said, "As an increasing number of individuals embrace AYUSH treatment, therefore, the Insurance Regulatory and Development Authority of India (Irdai) has reacted by modifying guidelines, allowing health insurance providers to include coverage for these alternative therapies. At present, almost all health insurance companies incorporate Ayurvedic treatments within their policies. These AYUSH Health Insurance plans specifically cater to expenses related to alternative treatments conducted in government hospitals or healthcare institutions officially recognized by the government of India. The healthcare institutions should be approved by the Quality Council of India (QCI) and the National Accreditation Board of Health (NABH) ensuring credibility. This reflects a progressive shift in recognizing and supporting holistic healthcare options within the insurance ecosystem."

Demand: According to experts, over the years, AYUSH treatments have proven to be a more holistic healthcare approach, gathering huge demand not just in India but globally. AYUSH proves an effective treatment option for

ailments like diabetes, hypertension, kidney issues, cardiac issues, etc. Its popularity stems from minimum side effects and cost-effectiveness when compared to allopathy. AYUSH is easily accessible to individuals in both rural and urban regions across the country, further contributing to its growing preference.

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Aashish Sethi, head- health SBU and travel, Bajaj Allianz General Insurance said, "The demand for AYUSH treatment in health insurance varies among individuals and regions. There is a growing demand for Ayush treatment, particularly in countries like India, where Ayurveda, Yoga, Unani, Siddha, and Homeopathy are considered traditional medicine systems. Many people believe in the holistic and natural approaches of AYUSH treatments and seek coverage for these therapies in their health insurance plans. However, the demand may be relatively lower in regions where conventional medical treatments dominate, and AYUSH is not widely recognized or covered by insurance providers. Overall, the demand for AYUSH treatment in health insurance is influenced by cultural, geographical, and personal preferences."

What It Means For The Policyholders: AYUSH treatment coverage refers to the inclusion of alternative and traditional forms of medicine in health insurance policies. "AYUSH stands for Ayurveda, Yoga, Unani, Siddha, and Homoeopathy, which are recognized by the Government of India. Policyholders with AYUSH treatment coverage can avail of benefits for treatments provided by registered AYUSH practitioners for various health conditions. This coverage ensures that policyholders can access a wider range of medical treatment options beyond conventional medicine," Sethi added.

With the recent circular by the regulator body, AYUSH will be treated equally with other medical treatments in their health insurance policies, citing their increasing popularity. "After embracing AYUSH coverage, insurers will empower policyholders with the autonomy to choose their preferred treatments. Health insurance policies integrating AYUSH will not just cover various alternative medical practices but also extend reimbursement for yoga fees as part of proactive wellness add-ons, emphasizing a holistic approach to well-being,"Singhal said.

Exclusions: AYUSH health insurance commonly excludes treatments not conducted in government-recognized institutions, experimental therapies, and services lacking approval from the Quality Council of India (QCI) or the National Accreditation Board of Health (NABH). Additionally, eligibility for claims requires a hospitalization period of at least 24 hours, as AYUSH benefits don't extend to daycare treatment, post/pre-hospitalization charges, or outpatient expenses during alternative treatments.

Specific treatments, surgeries, and certain diseases outlined in policy clauses remain uncovered until the waiting period of either 24 or 48 months elapses. The policy doesn't cover illnesses within the initial 30 days, except for expenses related to accidental injuries, which receive coverage from the policy's outset

The exclusions under AYUSH treatment in health insurance vary depending on the policy. However, some standard exclusions may include:

Experimental Or Unproven Treatments: Health insurance usually does not cover treatments considered experimental or unproven, including any alternative therapies that have not been widely studied or accepted by the medical community.

Non-Medical Procedures: Health insurance typically excludes non-medical procedures such as cosmetic treatments, acupuncture for weight loss, or any treatments primarily focused on improving appearance rather than addressing a medical condition.

Lifestyle-Related Treatments: Insurance may not cover lifestyle-related procedures such as yoga, meditation, or wellness retreats that are not directly related to treating a specific medical condition.

Pre-Existing Conditions: If you have a pre-existing condition, certain insurance policies may exclude coverage for any AYUSH treatment related to that particular condition for a specified period.

Medical expenses can be covered under AYUSH if the illness/injury requires inpatient admission and the procedure performed on the insured cannot be carried out on an outpatient basis.