

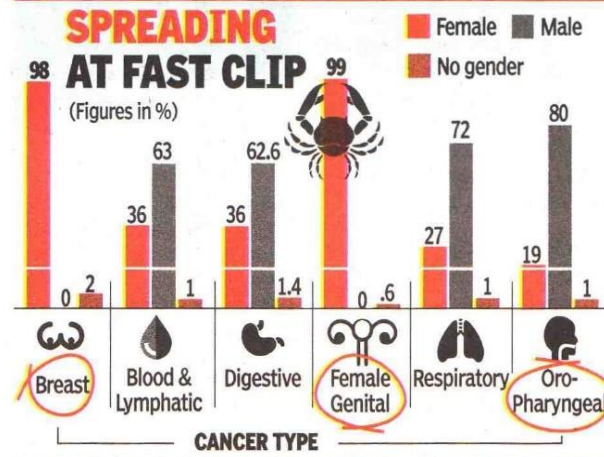
Cancer-related claims rise 16% a yr

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Chennai: With cancer-related claims rising 15.5% year-on-year and an average of 14.5 lakh cases detected in India, growing incidents of breast cancer are alarming. Recent data with Bajaj Allianz shows that breast carcinoma contributes to around 24% of the total cancer hospitalisation claims.

Indian Council of Medical Research estimates that by 2020, India will see more than 17.3 lakh new cases of cancer and over 8.8 lakh deaths due to the disease. Data shows that breast and cervical cancer for women and lung and mouth cavity for men are most frequent.

In 2016-17, it was seen that blood and lymphatic cancer was the second most frequent, contributing 16% of the cancer claims. This category also saw a



26% rise in claims over the previous year. Digestive tract related cancer claims account for 16% of overall claims, which saw a surge of 22% year-over-year. Data revealed that men were more prone to bone, joints and skin cancer than women.

"In our experience, the average surgical treatment cost for cancer is around Rs 1,75,000 and average medical treatment cost is Rs 75,000. Majority of cancer-related claims are in the 46-55 and 56-65 age band," said Bhaskar Nerurkar, head-he-

alth administration team, Bajaj Allianz General. "There are claims for people as young as 30."

Once a year, insurers advise that policyholders could go for preventive check-ups like mammography for breast cancer and PAP smear for cervical cancer; PSA (prostate specific antigen) for prostate cancer and X-rays for lung cancer. Many insurers offer such tests free-of-cost for their policyholders at affiliated scan centres.

"Due to steady rise in non-communicable disease over the past few years along with rise in medical inflation, the treatment cost of cancer has definitely put a lot of stress on finance of an individual. Therefore, there is a strong need for individuals to look for a comprehensive critical illness policy, which covers not just cancer but also heart disease/cerebrovascular disease and others," he added.