

# Policies for vector-borne diseases can be a wise choice for monsoon

Comprehensive health policies that cover such diseases or standalone ones as additional cover are both useful

Navneet Dubey  
navneet.d@livemint.com

**W**ith the monsoon setting in, vector-borne diseases are an added worry, even as we battle the covid-19 pandemic. Under the circumstances, purchasing health insurance against vector-borne diseases can make sense.

The cost of treating vector-borne diseases can range between ₹30,000 and ₹60,000. Hence, to cover such expenses, you can either buy a comprehensive health insurance policy also covering vector-borne conditions, or a standalone policy that covers only vector-borne diseases as additional cover.

Dhirendra Mahyavanshi, co-founder, Turtlemint, said, "If you are hospitalized for any vector-borne disease such as malaria, your health insurance policy will cover the hospitalization costs. Moreover, if your policy has outpatient treatment (OPD) coverage, the costs incurred on doctor's consultations, medicines and diagnostic tests would also be covered even when such expenses are incurred on an outpatient basis."

**Disease-specific vs comprehensive health policy:** Disease-specific health insurance plans cover only the specified diseases against which a policy is bought. For instance, if you purchase cancer cover, you are protected only against cancer. Similarly, health policies aimed at vector-borne diseases cover only instances of vector-borne illnesses. Typically, you are required to wait for 15 days from policy inception for coverage of vector-borne diseases.

A comprehensive health insurance policy, in turn, covers every type of medical contingency you might be



face with. If you fall sick or suffer an injury, a comprehensive policy would cover the cost of hospitalization. These policies generally have a 30-day waiting period in the first year.

Second, disease-specific health insurance policies are usually issued as fixed-benefit plans. The benefit is paid in a lump sum if you make a claim, irrespective of the actual medical costs incurred. Comprehensive health plans, though, are indemnity-oriented policies covering the actual cost of treatment up to the sum insured limit.

For instance, the standardized vec-

tor-borne cover called Mashak Rakshak is a fixed benefit health insurance policy. The policy pays a lump sum benefit, that is, 100% of the sum insured when a claim is made. The diseases covered include malaria, Zika virus, Japanese encephalitis, dengue, chikungunya and kala azar.

"Besides the standard vector-borne specific health insurance policy, you can also opt for a specific dengue cover policy that a few insurers offer. Such policies are indemnity based plans that cover the cost of hospitalization due to dengue," added Mahyavanshi.

**Disease-specific health insurance policies are usually issued as fixed-benefit plans, settled as a lump sum**

buyer, therapies such as naturopathy, acupressure, magnetic therapy and other such alternative treatments," Chatterjee said.

Particularly, vector-borne specific policies come up with several exclusions; illnesses that are other than the vector-borne diseases specified under the policy are not covered.

"One of the exclusions is that one should be hospitalized for at least 72 hours to be eligible for making a 100% claim; if one is not hospitalized for such diseases, one can make a claim up to 2% of the sum insured on the diagnosis," said Biresh Giri, executive vice president - actuary, ACKO Insurance.

Moreover, the vector-borne specific policies also don't cover domiciliary hospitalization expenses.

**What you should do:** Monsoons increase the risk of vector-borne diseases. So, buying a disease-specific health insurance policy for such illnesses could be a wise decision, according to Gurdeep Singh Batra, head - retail underwriting, Bajaj Allianz General Insurance. Also, the premium on such policies is low.

If you can afford to buy a comprehensive health insurance policy and increase your sum insured, then you must go for it.

Mahyavanshi said, "It offers a wide scope of coverage. Also, opt for a high sum insured so that you can pay for the expensive medical treatments easily. You can also choose super top-up health insurance plans to afford a high sum insured."

You can stay protected this monsoon season with a comprehensive health insurance policy.

Add vector-specific coverage if you feel your health plan might fall short on covering monsoon-specific illnesses. This way, you can give yourself all-round protection and take care of expensive medical bills.

**Exclusions:** Health insurance policies generally come with several exclusions. For instance, if you are taking treatment outside India or the diagnostic tests are not recognized or approved by the government, the expenses are not covered.

According to Indraneel Chatterjee, co-founder, RenewBuy, policy buyers must carefully read the policies and understand which health insurance policy will cater to their health needs and benefits. For instance, a particular family might have a history of a specific disease; in such cases, it is prudent to go for a policy that includes that particular disease.

"Some things that buyers should be aware of, in terms of exclusion, are pre-existing medical conditions of the