Want an Ayush Cover? Prepare to Pay More

Premiums for policies with Ayush are up to 10% higher than basic health cover, and that may be a deterrent

Shilpy.Sinha@timesgroup.com

Mumbai: Health insurance for alternative treatments such as ayurveda, yoga, unani, siddha and homoeopathy or Ayush is expanding but success depends on greater standardisation of treatment and more hospitals joining to offer integrated holistic therapies.

Insurers are seeing an increase in demand for Ayush coverage in health insurance policies. Though more hospitals are coming up with specialised facilities for Ayush treatment, companies say the numbers are still low. A stumbling block is the need for standard treatment protocols.

"In modern medicine, there is a standard system of symptomatic treatment of a disease or ailment, but Ayush treatments have a different system of treating each patient," said Abhijeet Ghosh, head, health insurance, Bajaj Allianz General Insurance.

Insurers say medicines, dosage and course duration vary widely.

"This can sometimes lead to confusion among the insured regarding whether hospitalisation is needed among Ayush practitioners on how to accommodate such claims," said Ghosh.

An Ayush health policy covers inpatient hospitalisation expenses. Such treatments are even being recommended now for cancer patients and knee-joint replacements. The Insurance Regulatory and Development Authority (Irda) has asked companies to cover Ayush treatment, but hasn't made it mandatory.

> **An Ayush health policy covers in-patient hospitalisation expenses**

Premiums for policies with Ayush are up to 10% higher than basic health insurance cover. Consumers typically don't give it much thought when they buy health insurance.

"Since a majority of people opt for allopathic treatment in case of hospitalisation, Ayush cover is not the first thing that a customer wants in his health policy," said Sanjay Datta, chief, underwriting and claims, ICICI Lombard General Insurance.

The central government is said to be considering development packages for traditional treatments in the segment as it looks to push Ayush.