

HOLD AN INSURANCE UMBRELLA

Monsoon brings a host of ailments along with the rains. So, make sure you are insured

BY BHASKAR NERURKAR



Monsoon has arrived and this is the time you need to be wary of what you eat and the surroundings you are in. While we welcome the rain gods to give us respite from the hot summers, monsoon also tends to bring out a host of health-related ailments. The incidents of airborne and waterborne diseases unfortunately peak during this season.

INCREASE IN CLAIMS

As per our company's internal claims data, we saw 82.3 per cent growth in monsoon-related ailments last year. Furthermore, viral fevers are on the rise and have increased manifold in the past two to three years while claims for dengue have seen an increase by almost 100 per cent. On a compound annual growth rate basis, growth of viral fevers during monsoons stood at 119.5 per cent, dengue fever at 97 per cent, typhoid at 85.4 per cent and gastroenteritis at 71.5 per cent.

PRECAUTIONS TO BE TAKEN

Diseases in the rainy season are mostly waterborne, so make sure you drink water that is filtered or boiled. Streets and roads are full of water this season, which increases the chance of germs con-

taminating the food prepared by road vendors. Therefore, one should avoid eating food from street vendors. Avoid raw vegetables and salads unless they are consumed at home where you can wash and clean them thoroughly. Mosquitoes, flies, and insects can also affect your health during this season. Ensure there is no water clogging in your surroundings, which can become breeding grounds for mosquitoes.

IMPORTANCE OF HEALTH INSURANCE

While anyone can fall prey to these diseases, one must understand that the treatment of these diseases can leave a significant dent in your pockets. It may even keep you away from work for a few days, and if proper care is not taken, can also become life-threatening. Medical costs are skyrocketing with medical inflation going up by at least 15 per cent annually, be it outpatient treatment or hospitalisation. Hence, if you do not have an appropriate health insurance, you may have to shell out money from your own pocket. However, this can be prevented to a certain extent by adopting a healthy lifestyle which includes regular exercise and having a balanced diet.

Even after taking all necessary care, health issues can arise, so make sure you are insured. It will take care of your hospitalisation expenses,



which, in turn, will reduce your out-of-pocket expenses towards health care.

EXPENSES COVERED UNDER HEALTH INSURANCE

In case of infection claims, there are many expenses like investigations, consultations and medicines, prior to hospitalisation and even after discharge. Including the above expenses, the average cost of hospitalisations due to infections is in the range of ₹40,000 to ₹50,000. Without any insurance cover this would be a huge expense. Basic health insurance policies take care of all hospitalisation, and pre- and post-hospitalisation expenses. It is a wise

decision to buy a health policy than incur huge expenses in case of any eventuality. The premiums are extremely affordable and are in the range of ₹4,000 to ₹5,000 for a 25-year-old person.

Health insurance is the best investment you can make to protect yourself and your loved ones against any medical exigencies. So, this monsoon, not only arm yourself with rainwear and umbrella, but also take necessary precautions and an appropriate health insurance cover.

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