

Insurers keen on introducing home healthcare products

SANGEETHA G

Chennai

WITH the entry of several fast-growing start-ups and hospital chains in the home healthcare space, insurance companies are keen on introducing specific products for the segment. However, lack of standardised protocols remains a worry.

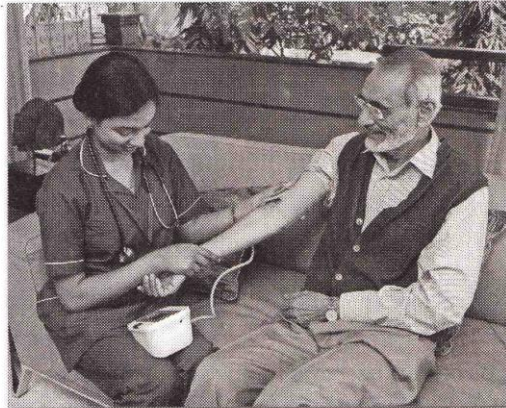
Some insurance companies are partly covering post-hospitalisation expenses, but this is an extension of the hospitalisation cover and not a product meant to cover home care services.

According to Vipin Pathak, CEO and co-founder of Care24, home healthcare companies have been in talks with insurance players to bring home healthcare under insurance cover.

"In the US, home healthcare is a \$90 billion industry and a major trigger for the growth in insurance cover," he said.

"Home healthcare is not covered under any of our health plans, as of now. However, all expenses related to the event of hospitalisation are taken care of under the post-hospitalisation coverage," said Abhijeet Ghosh, health administration team head of Bajaj Allianz General Insurance.

"The company provides several value-added services to its health insurance policyholders in form of discounts on home care treatments. Nursing or dressing care, intravenous procedures, oral chemotherapy and physiotherapy are some of the



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services offered by our home healthcare providers," Ghosh added.

"If an insured is hospitalised for a covered disease for more than 24 hours, and if he or she requires home-based healthcare for the same condition, we cover the related expenses under the post-hospitalisation cover. We also cover the costs for the medical services of a qualified nurse at home if the same is certified as necessary by the medical practitioner," said Sanjay Datta, chief, underwriting, claims and reinsurance, ICICI Lombard GIC, ICICI Lombard. If the insured, he added, is not hospitalised at all, then some of the home healthcare services can be covered under the company's OPD cover.

Max Bupa, too, provides cover for home healthcare services. These include intermittent skilled nursing care, physical therapy, speech-language, patholo-

gy services and continued occupational services.

"Currently, we cover home care services for the elderly, if prescribed by the treating doctor. The same services can also be covered under the domiciliary treatment. Home care services are more suitable for elderly people. It often makes them feel better and more responsive towards the treatment as the therapy is provided in a familiar environment," said Ashish Mehrotra, CEO and MD, Max Bupa.

However, insurance companies are keenly looking at introducing specific plans for the segment. "Bajaj Allianz is exploring the option of specific products for home healthcare, as an insurance cover for home healthcare would result in ease and comfort during post-operative treatments. It would also save policyholders' out-of-pocket expenditure," said Ghosh.

According to Pathak, healthcare delivery cost

can be brought down by 10-40 per cent, depending upon the services, if the care is given at home. But insurance companies admit that there are challenges to it.

"It is desirable to have a health insurance policy that covers home healthcare expenses. However, the challenge is to establish case-to-case necessity of home healthcare," said Dutta.

"While home care can be instrumental in managing clinical pathways to enable better outcomes and reduce healthcare costs, standardisation with some basic protocols, including empanelment of doctors, is a key requirement. The standardisation protocols would enable such services to become more streamlined and easier to administer," added Mehrotra.

Home healthcare firms and insurance companies can together develop an acceptable and mutually beneficial framework for home healthcare, including pre-hospitalisation, hospitalisation and post-hospitalisation support and care with clinical services, equipments and communication. Such standardisation is necessary for scaling up home healthcare services to give direct benefits to insurers, hospital and most importantly patients. The admissible cost, medical procedural compliance, communication and approvals will be part of the standardised framework and protocol, which will give complete transparency to the system, said Pathak.

sangeethag
@mydigitalfc.com