

Want to be cared for at home? Call your insurer

You can claim the cost incurred for certain procedures carried out at home, but be aware of the limitations.

PREETIKULKARNI

Given a choice between staying in a hospital and going home, most would opt to be home.

While a hospital's environs are not exactly enticing, the cost involved is also a major cause of this decision. Now, general insurers like ICICI Lombard and Bajaj Allianz are covering costs of certain procedures that can be carried out at home. "With advancement in medical science and availability of portable equipment, certain procedures or follow-up treatment can be done at home," says Sanjay Datta, Chief, Underwriting and Claims, ICICI Lombard General Insurance. So should you consider it?

The at-home procedures are covered as domiciliary, post-hospitalisation, nursing care, or outpatient benefits. Intravenous procedures, chemotherapy, physiotherapy and wound dressing are eligible for home care claims, depending on your insurer. The highest demand is for nursing or dressing care. "Chemotherapy and physiotherapy at home require skilled professionals and specific instruments. The uptake of such facilities is low," says Suresh Sugathan, Head, Health Insurance, Bajaj Allianz.

How it works

Once insurers receive a pre-authorisation request for cashless facility for treatment that involves prolonged post-procedure care, they swing into action. "They intimate the policyholder about the availability of home care options. If the policyholder agrees, insurers send

service providers like Care24, Protea and HealthCare At Home to provide recuperative care, which is then covered as part of the claim," says Mahavir Chopra, Head, Life, health and accident insurance, Coverfox.in.

The benefits

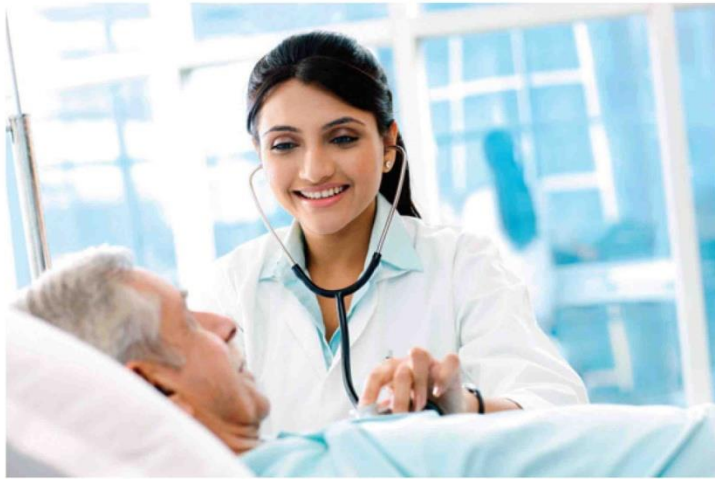
Home care can benefit the policyholder and insurer alike. "You tend to recover faster in a homely environment. For insurers, the outgo is considerably reduced, resulting in better claim control," says Chopra. Reduction in expenses helps policyholders too, as it means a smaller proportion of their cover gets utilised. Expenses for transportation, attendant's food and ancillary costs also come down.

The actual savings, however, can vary. "If a policyholder avails of treatment or follow-up procedures at home, the savings could be 10% to 30%," says Sugathan.

Room rent, which accounts for a chunk of hospitalisation cost, is eliminated. "A patient who has undergone cardiac surgery can shorten hospital stay from 10 to say seven days if she avails of home care for the period when only nursing care is required," says Garima Tripathi, Co-founder of Care24. The savings also depend on the procedure and hospital. "A cardiac patient may be able to save up to 30%, while someone recovering from a stroke and requiring a longer stay at the hospital could save 10%," she adds.

The limitations

Do not opt for home treatment without consulting your insurer.



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Find out if it is covered at all under your policy. In case of cashless settlement, the insurer can proactively make this offer, which may not be the case with reimbursements.

"Insurance companies may view the treatment as domiciliary care, which may not be payable unless certain terms and conditions are met," says Sugathan. They will approve the home care claim only if the option was used due to the patient's inability to visit the hospital. Usually, admissible domiciliary claims are restricted to 10% of the sum insured. "Another limitation could be in terms of instruments

for treatment that can be brought home, which may not be similar to those available in the hospital," adds Sugathan.

If you are seeking reimbursement, pay attention to the details, as interaction with the insurer is limited till you file the claim. "Such treatment has to be certified necessary by a medical practitioner. Customers need to be aware that certain conditions are excluded under domiciliary care," says Datta.

Taking a call

While settling for home care, your health condition is key. Aside from

ascertaining whether your insurer will settle such claims, it is crucial to find quality professionals, equipment and facilities in your city. Even if your insurer suggests it, seek medical opinion. Mumbai-based doctor Sangeeta Pikale says, "When service providers talk about home care, it is mainly non-critical care, convalescence and acute rehabilitation. It is not possible to provide actual critical or sick care at home."

Also, if cost is only consideration, treatment at a relatively smaller nursing home might work out to be cheaper than home care.

HOME OR HOSPITAL? <i>Cost of care can vary, but other factors need to be considered.</i>	PHYSIOTHERAPY <i>(Per session, depending on the equipment used)</i>	CHEMOTHERAPY <i>(Per session, depending on the drugs used)</i>	INTRAVENOUS INFUSION	<i>(Care provided after the critical period)</i>	
	STROKE	CABG/BYPASS			
COST IN HOSPITAL	₹1,000-2,000	₹15,000	₹150-200	₹3-6 LAKH	₹2.5-5 LAKH
COST AT HOME	₹500-1,000	₹10,000	₹75-100	₹67,500	₹60,000

Note: These are indicative costs that can vary from hospital to hospital.

Sources: Bajaj Allianz General Insurance, Care24