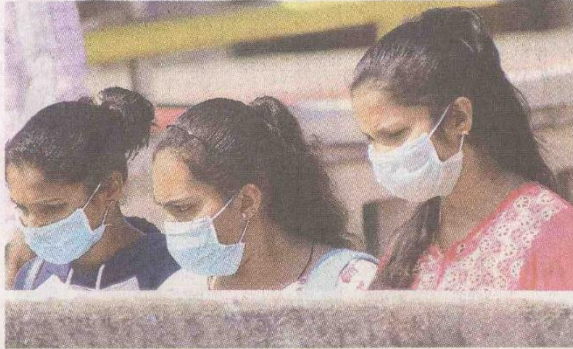


Insurance to cover corona cases

Ayushman Bharat, private insurers say such diseases already included in policy



Girls take safety measures as the city goes into prevention mode after the first death owing to COVID-19 was reported in Karnataka | PANDARINATH B

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Insurance companies have said that they will accept claims relating to coronavirus in the wake of guidelines issued by the Insurance Regulatory and Development Authority of India (IRDAI) on March 4.

The cover would depend on the base sum insured when it comes to private insurance, while 20 procedures are covered under the Ayushman Bharat (Arogya Karnataka).

Gurdeep Singh Batra, head of retail underwriting, Bajaj Allianz General Insurance, told The New Sunday Express, "In our indemnity health plans, an endemic or pandemic is not an exclusion. Any hospitalisation or expenses related to coronavirus is covered in our indemnity health policies. Currently, all treatment is being managed by government authorities. We shall give utmost priority to

coronavirus-related claims when received."

Suresh Ramegowda, senior wealth manager of a private insurance firm, said, "Even though coronavirus does not have a special category in insurance claims, it will be covered as an illness after the direction issued by IRDAI. When the person tests positive, their treatment and hospitalisation will be covered."

Twenty procedures are covered under the Ayushman Bharat (Arogya Karnataka) according to information provided by the Karnataka health and family welfare department. They are broadly classified into acute gastroenteritis, pneumonia, pyrexia (fever) of unknown origin, severe pneumonia and viral encephalitis.

The state government has designated over 2,000 beds in government and private hospitals for the isolation of patients suspected to be infected or diagnosed with coronavirus.

STATE HAS IT COVERED

Private hospitals empanelled under the Ayushman Bharat scheme will be reimbursed for treating coronavirus patients according to the following scale. Costs are borne by the state and central governments in a 40:60 ratio for BPL patients and in a 70:30 ratio for APL patients. All patients will be treated free of cost at government hospitals in Karnataka



AYUSHMAN BHARAT CATEGORIES FOR COVID-19	PRIVATE HOSPITALS	GOVT HOSPITALS
Acute gastroenteritis with moderate dehydration	₹1,800	₹900
■ ICU without ventilator	₹3,600	₹1,800
■ ICU with ventilator	₹4,500	₹2,250
■ High-dependency unit (HDU)	₹2,700	₹1,350
Pneumonia - routine ward	₹1,800	₹900
■ HDU	₹2,700	₹1,350
■ ICU without ventilator	₹3,600	₹1,800
■ ICU with ventilator	₹4,500	₹2,250
Pyrexia (fever) of unknown origin-routine ward	₹1,800	₹900
■ HDU	₹2,700	₹1,350
■ ICU without ventilator	₹3,600	₹1,800
■ ICU with ventilator	₹4,500	₹2,250
Severe pneumonia - routine ward	₹1,800	₹1,350
■ HDU	₹2,700	₹2,025
■ ICU without ventilator	₹3,600	₹2,700
■ ICU with ventilator	₹4,500	₹3,375

K'TAKA READY WITH BEDS

