

# How to pick best health policies for parents?

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**I am working for a multinational company in Ireland. My ageing parents, who are currently living in India, are covered under my company's policy. However, the premiums for senior citizen policies are substantially higher. Are there any other policies specific to senior citizens that will add an extra layer of security for them?**

—Sammit

It is commendable that you are looking out for your aging parents back home in India since it can get quite worrisome to care for them living in another country. As your parents are already covered by your company's group medical policy, they have a medical cover in place in case of any immediate exigency. I would advise you to, however, be apprised of the sum insured and coverage offered in this policy, especially if they cover your parent's medical needs. As your parents will continue to age, their medical requirements will change which must be covered by your insurance



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policy as well so that they get access to the best medical care.

The first thing I would recommend is a top-up policy for your parents, which can complement the group cover you have for them and can act as a buffer in case of any serious ailment. Having a separate individual cover for them, however, is something which you must look to do as well. Some insurers have introduced policies in the market designed exclusively for senior

citizens to provide coverage for their age-related medical conditions. Senior citizen health insurance plans typically cover pre-existing diseases, hospitalization expenses, along with benefits of lesser waiting periods, preventive health check-ups, nil sub-limits, etc. for pre-existing diseases, and some even cover domiciliary or at home care expenses.

It is natural to still be worried about one's parents, especially about how they go about their day-to-day activities without much assistance. Recently, some insurers have

launched riders to cater to end-to-end requirements for senior citizens along with standard health insurance coverage. These riders include services like emergency or planned ambulance services, physiotherapy services at home, nursing care at home, fall detection services, and unlimited medical tele-consultation services.

A fall detection device is used to notify the service provider in case of a fall, who would then send emergency support services to help the insured.

Insurers have also gone a step ahead by providing services like booking for electricians, plumbers, carpenter services, travel bookings, and blocking debit/credit cards among other value-added services, specifically tailored for the needs of senior citizens.

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