

Embrace the significance of your mother's health this Mother's Day

Have you ever noticed it is always our mothers that we turn to when we are in any hardship or want them by our side when we are ill of health? But how many times do we think about her health? Be it a working mother or a homemaker, it is paramount that they are covered sufficiently during medical exigencies.



As we approach Mother's Day, we all know that every individual has a special bond with their mothers, and it is a delight to watch how that unique bond develops and blossoms over time. I often reminisce about the time I have spent with my mother. She is the hallmark of courage, grit and perseverance. There are so many life lessons that I have learnt and imbibed from her, which have helped me overcome obstacles and advance both in my professional as well as personal life.

Have you ever noticed it is always our mothers that we turn to when we are in any hardship or want them by our side when we are ill of health? But how many times do we think about her health? Be it a working mother or a homemaker, it is paramount that they are covered sufficiently during medical exigencies.

Some working women are covered either by their company's GMC policy or some are typically covered by a family floater policy. But it is unfortunate to know that most women in India, especially in the missing middle are not covered under any health insurance policies. Thus, it is critical for us to talk about health insurance for each and every woman specifically mothers with the complexity of health issues that they may face as life progresses.

The industry too has been very customer-centric in terms of the products that you can choose from, especially for women. There are custom insurance plans that cover women-specific critical illnesses

like cervical cancer, vaginal cancer, breast cancer, congenital disabilities that affect newborn babies, and their like.

Women can also benefit from maternity coverage as part of their health insurance plan and it is generally in conjunction with the selected base health insurance plan. It covers the expenses related to pregnancy and childbirth, such as the cost incurred during pre/post-delivery, hospitalization, ambulance cost, room rent charges and any other pre/postnatal complications for the mother and her baby. Be it either a caesarean or a natural delivery expecting mothers can avail of these coverages under their health insurance policy.

While selecting the right plan, one must carefully read all the terms and conditions of the policy document, as there may be a few limitations. One must acknowledge that there will always be certain sub-limits and waiting period clauses one must adhere to. Along with the base health insurance policies, many insurance companies provide rider benefits that cover outpatient expenses. They cover the cost incurred during doctor consultations and lab tests and provide unlimited teleconsultation. Another key benefit of the OPD cover is preventive health check-ups, which the women can utilize and will help them in early detection or take precautionary measures against diseases they may be prone to.

Every individual must have a comprehensive health plan, and women more so. Women as mothers play a diverse role where they juggle multiple responsibilities, and it takes a toll on their physical and mental health. Mental health is an important aspect of the overall well-being of an individual and following the IRDAI's guidelines, most health insurance policies now extend these coverages as well. While considering a comprehensive health insurance policy, one must choose a plan that extends the treatment of mental illness and top-up policies in order to have sufficient coverage. Mothers are the backbone of a family and hence a personal accident cover will be beneficial in financially protecting her family in case of any unfortunate exigencies.

Many times, one relocates due to personal/ professional needs and is away from our ageing mothers/parents. I also resonate with this since there is a constant concern about the medical emergency needs of our mothers/ parents. To address this need gap, many insurers today provide 360-degree holistic insurance policies that integrate allied services to the base health policy coverages to cater to the immediate requirements of senior citizens. A plethora of coverage like ambulance services, fall detection technology through the help of a smartwatch, nursing care at home and concierge assistance services are provided, among many others.

Having the right health insurance plan and coverage is a necessity for all but more so for women and mothers to address their healthcare needs. By having the right coverage, women can ensure that they and their families are protected and have access to the medical care they need and can live a life of dignity. On this Mother's Day, let us vow to take care of the person who has always taken care of us and has always stood as a pillar of our family and ensure that she is adequately insured when it comes to health coverage.

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