

# Rising pollution calls for health cover

Cost of treating respiratory and water-borne diseases can be very high for affected families.

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**A** study by the Central Pollution Control Board (CPCB) has identified 41 Indian cities where the air quality is poor. Coupled with water pollution, the resultant health hazards are many. The cost of treating respiratory, cardio-vascular and waterborne ailments can be high and the need of the hour is health insurance.

"We have seen a 15-18% rise in water pollution-related claims and 12-15% rise in air pollution-related claims on a CAGR basis for the last three years," says Abhijeet Ghosh, Head, Health Insurance, Bajaj Allianz General Insurance. The average claim size varies between ₹25,000- 28,000 annually. At Future Generali India Insurance, respiratory/pulmonary disorder-related hospitalisation claims have risen from 4.30% to 7.5% in three years.

ICICI Lombard General Insur-

## HEALTH UNDER ATTACK

**1 Air pollution:** The fifth leading cause of death in India. It results in about 620,000 premature deaths triggered by stroke, chronic obstructive pulmonary disease (COPD), ischemic heart disease, lower respiratory infections and trachea, bronchus and lung cancer, among others.

**2 Water and sanitation:** About 37.7 million Indians are affected by water-borne diseases annually. Around 1.5 million children die due to diarrhoea alone.

Source: CSE India, State of India's Health Report, 2015

## Pollution related claims have risen

Cost of hospitalisation has increased over one year.

Cause of disease	Apr 2015-Oct 2015		Apr 2016-Oct 2016	
	No of Claims	Average claimed amount (₹)	No of Claims	Average claimed amount (₹)
Air pollution	1,302	69,535	1,479	78,036
Drinking water	2,451	24,020	3,345	25,261
Indoor air pollution	847	34,312	818	33,826
Major environmental component	2,525	35,170	2,803	40,516
Sanitation	15	39,976	10	32,762
Water pollution	497	45,331	528	60,225
<b>Total claims/average claim amount</b>	<b>7,637</b>	<b>41,391</b>	<b>8,983</b>	<b>45,104</b>

Source: ICICI Lombard General Insurance

ance has also seen an increase in claims, mainly related to complications arising from consuming contaminated water. "Pollution has led to increase in diseases. The average

cost that one incurs due to hospitalisation has increased from ₹41,391 in 2015 to ₹45,104 in 2016," says Sanjay Dutta, Chief, Underwriting and Claims, ICICI Lombard.

According to Nikhil Apte, Chief Product Officer, Royal Sundaram General Insurance, the claims reported for communicable diseases are more than lifestyle-related diseases. "Severity and incidence have both gone up. Many diseases that could earlier be treated on OPD basis now require hospitalisation," adds Mukesh Kumar, Executive Director, HDFC ERGO General Insurance Company.

You can opt for a comprehensive standard policy or an OPD cover. OPD cover works for patients who require frequent visits to doctor. "OPD cover is a better way to deal with pollution-related diseases because in this the patient need not necessarily be admitted to hospital," says Dutta. For most cases, however, it is advisable to take a comprehensive, adequate standard plan for whole family.



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