

Respiratory issues? Health insurance cost may go up

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NEW DELHI: With air pollution in the capital going up to unprecedented levels this year after Diwali, your health insurance cost may go up by 10-25% if you are suffering from asthma or other respiratory problems.

General and health insurers are also expecting claims to increase significantly in the coming weeks. The increase in premium will impact both new and existing customers.

Industry sources said that the quantum of rise in premium will depend on the policy holder's age bracket. "Health claims can increase by 10-25% in asthma-related cases and in areas where pollution levels are high, the chances of asthma increases

across all ages. This will impact pricing adversely," a senior official at Reliance General Insurance told Hindustan Times.

Most companies have registered about 10% growth in claims in the current year owing to respiratory problems. "At Bajaj Allianz General Insurance, we have seen a 12-15% year-on year growth in claims related to respiratory disorders," Abhijeet Ghosh, head, health insurance, Bajaj Allianz GIC said.

While many schools and offices remained shut as a precautionary measure, sources said that children and senior citizens have been the worst hit.

Sources said that the rise in quantum in premium will be significantly high for senior citizens.

While respiratory prob-

lems are rampant even among younger children, increase in premium will not be much for them as their recovery is faster.

According to a south Delhi-based senior paediatrician, about 30% of the children living in the country's cities have just about 50% lung capacity.

Insurance companies said that though this is an annual phenomenon, the situation is deteriorating every year.

"This situation may also adversely impact immunity levels of people residing in Delhi-NCR in the long run because of suspended particles in the air, leading to increase in claims," Antony Jacob, CEO, Apollo Munich Health Insurance, said.

Penetration of health insurance in India is about 5%. In the urban areas, it is about 13-14%.