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[Adequate Health Coverage To Fight Diabetes](#)



Nirmala Konjengbam - 14 November 2019

Mumbai, November 14: A study published in the 'Lancet Diabetes & Endocrinology' journal, found that nearly 9.8 crore people in India may have type 2 diabetes by 2030. Bajaj Allianz General Insurance says, it has seen a rise in diabetes-related ailments across metros and Tier II and III cities.

According to few internally observed trends for a period of last three years, the insurer found 120 per cent rise in the number of claims due to diabetes related ailments from 2016 to 2019, with an average claims size of Rs 70,000 – 80,000. In recent years it has been seen that there has been a sudden 150 per cent rise in the number of females suffering from diabetes-related ailments and a 120 per cent rise in case of men from.

Commenting on the World Diabetes Day, Bhaskar Nerurkar, Head - Health Claims, Bajaj Allianz General Insurance said, "Diabetes is one of the major causes of claims in health insurance. In fact, we are seeing a whopping 164 per cent rise in diabetes in the age group of 20-30 years, which is an alarming lifestyle issue. Claims from both metros and Tier II/III cities are also on the rise. For a 360 degree protection, we suggest that your basic health insurance policy should offer you a minimum of Rs 5 lakh coverage."

Hence, people within 20-30 years should start investing in a health insurance policy early in their careers.

Claims percentage as per age group:

Age Group	20-30	30-40	40-50	60 and above
Growth in claims percentage	164%	84%	90%	153%

Trend across states/ UT from 2016-2019:

State	Delhi	Rajasthan	Kerala	West Bengal	Maharashtra	Tamil Nadu	Karnataka
Growth in claims percentage	162%	126%	194%	78%	102%	134%	165%

Diabetes-related ailments with highest number and size of claims from 2016-2019:

Diabetes related Ailments	Insulin-dependent diabetes mellitus	Malnutrition-related diabetes mellitus	Non-insulin-dependent diabetes mellitus	Other specified diabetes mellitus	Unspecified diabetes mellitus
Average Claims Size (in Rs)	70,000 75,000	- 30,000 - 40,000	70,000 80,000	-60,000- 75,000	75,000- 85,000