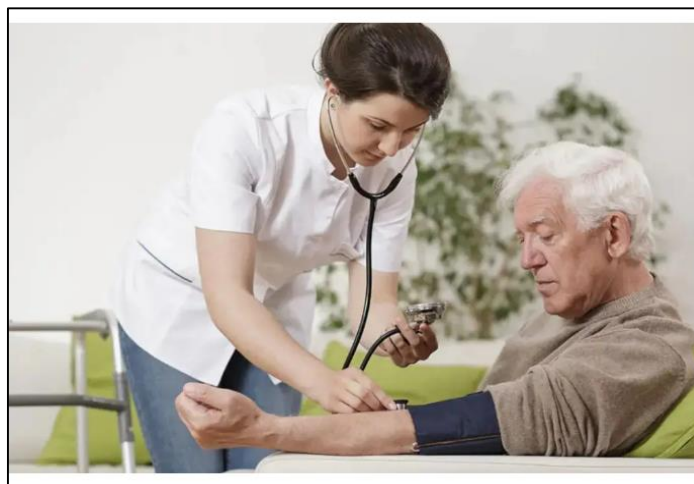


[Things To Keep In Mind Before Buying A Health Insurance Plan For Diabetics](#)

If you have diabetes, health insurance is essential. You must try to avail of it before any complication sets in. First, however, do read the terms and conditions.



According to the World Health Organization (WHO), 8.7 per cent of the population in India in the age group of 20-70 years suffer from diabetes. The rising incidence of diabetes results from several factors, such as urbanization, sedentary lifestyles, unhealthy diets, tobacco use, and an increased life expectancy.

Many diabetic patients may think they cannot have medical insurance coverage if they have diabetes, but that is not true.

"A diabetic person can buy a normal insurance plan declaring his/her condition at the time of purchase of the insurance plan. Insurance companies may put some exclusion basis the health parameters," says Bhaskar Nerurkar, head of the health administration team, Bajaj Allianz General Insurance. Diabetes patients can avail of both normal and specific health insurance plans. Health insurance with diabetes coverage includes cover for pre-existing illnesses, cashless hospitalization, pre- and post-hospitalization coverage, and cover for daycare procedures. There are also specific exclusions under health insurance with diabetes cover, such as comprehensive health insurance plans, like waiting period clauses, and type 1 and type 2 diabetes cover that doesn't include certain expenses. Hence, it is essential to carefully read the terms and conditions before investing in such crucial policies.

Diabetes health insurance policy: However, specific plans are available that cover diabetics. Such plans can be purchased by only those who are suffering from diabetes. Like a regular health insurance plan, it will cover other illnesses too, but will specifically cover diabetes.

"People with diabetes, like chronic diseases, are more prone to frequent acute health events as well as complications of the disease. Thus, a plan that covers Diabetes from day one of the policy, instead of years of waiting period for pre-existing disease coverage, would be much more valuable to them. Lack of such plans earlier was one of the reasons why people with diabetes were reluctant to buy health insurance," says Dr Bhabatosh Mishra, director of underwriting, products, and claims at Niva Bupa Health Insurance.

What is covered: Diabetes is of two types- Type 1- where your body cannot produce insulin, and the patient needs insulin shots. In Type 2 diabetes where either the cells become resistant to insulin or enough insulin is not produced.

Diabetes-specific plans cover both Type 1 and Type 2 diabetes from day 1. Managing a chronic condition like diabetes can be an expensive proposition. However, your financial worries are taken care of once you buy a diabetes-specific plan. Doctor consultations, diagnostic tests, hospitalizations, cost of medicines are covered under such plans.

"SmartHealth+ rider has various components to make it one of the most suitable and valuable plans for diabetics. It provides day 1 coverage for diabetes and its complications under the Disease Management variant. With the Acute care component of SmartHealth+ unlimited digital consultations with physicians, specialists and super specialists of Apollo hospital group are available to customers along with out-patient coverage of Diagnostic tests and pharmacy up to limit," says Mishra.

Most health insurers would provide diabetes-specific health insurance plans. Such plans are, of course, more expensive than regular health insurance plans, but you can opt for a co-payment of 10 or 20 per cent to reduce your premium.

Co-payment in health insurance refers to an arrangement in which the policyholder must pay a portion of the medical expenses on their own, and the insurance company will pay the remaining amount. Co-payment typically varies between 10 to 30 per cent and is insisted mostly under senior citizen health insurance policies. The insurer only pays the balance claim amount.

Wellness programs: Most of these plans have built-in wellness programs that help you manage and monitor your health. You can get access to health records and personalized wellness coaches too. These allow you to earn reward points which you can redeem for a premium discount.

"One important feature is the quarterly health monitoring tests. Simply by attending these tests and getting control over a few health parameters, customers can avail up to 20 per cent discount on renewal premium of the total premium of base and rider," says Mishra.

Keep in mind: As one must always do, read the policy wording, terms, conditions, and exclusions carefully before buying. Some common exclusions of diabetes insurance plans are as follows: other pre-existing diseases, self-inflicted injuries, war-related treatment/hospitalizations, cosmetic surgery, treatment of obesity, venereal or sexually transmitted infections, hospitalization without doctor's recommendation, prenatal and postnatal expenses, and some other plans may not cover Type 1, Type 2 diabetes.