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Headline: Delhi Haze: As City Breathes Deadly Smog, Let Health Insurance Shield You From Pollution Fright

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At a time when pollution in Delhi is a major issue and the state government is all set to re-introduce the odd-even vehicle rationing scheme, it would be important to find out how health insurance can come to people's aid in their fight against pollution and pollution-induced diseases



As a dense and toxic haze persists over Delhi for the sixth consecutive day, the rising air pollution remains a major concern for the residents as well as the visitors to the national capital. As of November 6, Delhi's air quality remains critically poor, as reported by the System of Air Quality and Weather Forecasting and Research (SAFAR)-India. The situation is anticipated to further decline, with pollution levels consistently categorised as "critical" and the air quality index (AQI) readings exceeding 400 at various locations in recent days.

On the morning of November 6, 2023 SAFAR recorded an average AQI of 471. In response, the Delhi government has initiated a "work from home" policy for 50 per cent of government employees as part of their pollution control strategy. Data from the Central Pollution Control Board (CPCB) indicates a deterioration of Delhi's AQI by over 200 points since October 27, with the most severe air quality reported on November 3, 2023, surpassing the previous high recorded on November 12, 2021.

The Arvind Kejriwal-led Delhi government is set to reintroduce the odd-even vehicle rationing scheme, a key initiative aimed at addressing air pollution in the national capital. The scheme will be in effect from November 13-20, 2023. On the day when the scheme was announced, Delhi's AQI was 488, which falls under the "severe" category.

"We have taken a key decision to reintroduce the odd-even scheme from November 13. It will remain in effect for seven days. There are over 7,000 buses running in Delhi, out of which 1,000 are electric. The frequency of buses and metros has also increased. To reduce vehicular pollution, an odd-even scheme has been started," Gopal Rai, Delhi Environment Minister told the press.

Sadly, the challenge of air pollution is longstanding and extends beyond Delhi and the National Capital Region (NCR). Numerous cities across India, such as Mumbai and Kolkata have been wrestling with air quality issues for decades, yet substantive actions beyond political and policy discussions have been limited. In this situation, it would be important to find out how health insurance can come to people's aid at a time of high air pollution.

Health Insurance and Air Pollution

Pollution-related diseases range from those caused by air pollution, contaminated soil, water, and lack of sanitation. Although these illnesses are mostly low in severity, yet they tend to be frequent and persistent since causative factors are constantly present in the surroundings. This can lead to long term impacts on one's health and wellness.

According to the World Air Quality Index Report 2023, India ranks eighth among the 10 most polluted countries in the world. Air pollution has been continuously rising throughout the years, and it is responsible for around seven million fatalities each year. According to a World Health Organization (WHO) report, environmental risks cause 12 per cent of the global burden of disease, with air pollution ranking first.

Some of the common effects of air pollution include, diseases such as respiratory/bronchial obstructions, lung cancer, cardiovascular diseases, stroke, and acute respiratory infections. Some of these could lead to chronic conditions requiring long-term medical intervention. This apart, some of the other health hazards that could be associated with air pollution and increased vulnerability to various forms of cancer. Air pollution can even impact pregnancy complications. It is also associated with increased neurological disorders, including mental health problems and aggravated allergies. Long-term exposure to high levels of air pollution is associated with increased mortality rates. It is, therefore, an evolving field and one needs to constantly keep ears to the ground so as to meet the changing needs of consumers.

Climate change and its associated risks to human health cannot be ignored, either in the short- or the long-term. While some of these ailments may require immediate hospitalisation, some others may call for sustained, long-term health interventions. In both situations, it can push up the total cost of healthcare services, thus leading to severe financial stress.

Says Raghavendra Rao, chief distribution officer, Future Generali India Insurance (FGII): "The Insurance Regulatory and Development Authority of India (Irdai) had last year extended the 'Use and File' procedure for all health insurance general insurance products under health insurance business. This gives insurers scope to introduce their products to the market on filing with the regulator thereby enabling them to offer innovative solutions to their customers."

Bhaskar Nerurkar, head – health administration team, Bajaj Allianz General Insurance says that for pollution related diseases that are usually low severity persistent conditions, things are managed at the OPD level and standard health insurance product will provide coverage for hospitalisation related to most of the pollution related illnesses.

“There are no specific health insurance products that cover health conditions caused due to hazards of pollution. Due to the low severity of these conditions, the management of these diseases mostly happens at the OPD level, cover for which is usually restricted only in comprehensive insurance products and restricted up to defined limits,” he says.

Specialised Cover For Pollution-Linked Health Issues

Insurance companies can offer specialised coverage for health issues directly linked to pollution, such as respiratory diseases, skin conditions, and allergies through OPD solutions along with current IPD coverage.

Says Rupinderjit Singh, vice president- retail health, Acko General Insurance: “Annual health check-ups, which are generally a part of the health insurance products, can be customised to cover pollution-related conditions in affected areas like North India. Additionally, telemedicine should be available in all products as the primary measure to detect conditions at an early stage. Along with preventive measures, insurance products can contribute by encouraging better lifestyles with wellness programs. Insurers can educate policyholders about the health risks associated with pollution and provide information on how to mitigate these risks, including recommendations for indoor air quality improvement.”

While there are no specialised health insurance products in the market specifically for pollution-related illnesses, all conditions leading to hospitalisation due to pollution are covered by most health insurance products.

“Standard health insurance policies often do not provide adequate coverage for pollution-related illnesses or conditions. To bridge these gaps, insurers can offer specialised coverage for specific pollution-related diseases, such as lung diseases or skin conditions. They can also consider extending coverage for preventive measures. This approach ensures that policyholders have comprehensive protection against pollution-related health risks,” says Rakesh Goyal, director, Probus Insurance Broker.

However, some insurers in India offer innovative health insurance products or riders for high-pollution areas.

Says Nerurkar: “In our Health Prime Rider, we have addressed this concern by offering products that offer holistic coverage benefits such tele-consultation cover, doctor consultation cover and investigations cover – pathology and radiology expenses.”

“Through tele/ video consultation services offered through our network providers insured can easily consult the medical practitioner/ physician/doctor listed on the digital platform through video, audio, or chat channels. This way insured has access to quality medical treatment from the comfort of their homes. One can also easily consult a medical practitioner/ physician/doctor in person from prescribed network centres and avail for investigations for pathology or radiology from prescribed network centres on cashless basis/discounted rates,” he says.

Adds Goyal: “These products may include coverage for air pollution-related hospitalisations, specialised consultations, and even reimbursement for pollution masks and air quality monitoring devices. The effectiveness of these products depends on the extent of coverage and the specific needs of the policyholders. It’s essential to carefully review the terms and conditions of such policies to ensure comprehensive coverage.”