

# Policies covering AYUSH have stringent conditions

## Ensure that the treatment is done at a government-recognised or accredited hospital

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Insurance companies have started coming out with policies covering alternative treatments after the new health insurance regulations earlier this year allowed coverage for AYUSH (ayurveda, siddha, unani and homeopathy) treatment. Religare Health Insurance recently launched a version of its healthcare plan, Care, covering AYUSH treatment. "There is a renewed focus on alternative treatment. That is why we are offering AYUSH coverage in our enhanced plan," says Anuj Gulati, MD and CEO, Religare Health Insurance.

Insurers, however, are taking baby steps towards it. Based on the sum insured, the cap starts at ₹15,000 and goes up to ₹50,000. This means that even if you opt for the highest sum assured under Care, which is ₹75 lakh, the maximum amount you will get for AYUSH coverage is only

₹50,000, or less than 10 per cent of the sum assured.

This is the biggest drawback of such policies, says Mahavir Chopra, director-health, life and strategic initiatives, Coverfox, an insurance broker. "Most of these plans don't give full cover on the sum assured. The cover can be low in case of hospitalisation. Some companies offer it as a percentage of the sum assured, say 10 per cent. In such a case, if you take a ₹10 lakh cover, you can get up to ₹1 lakh for AYUSH treatments."

Bajaj Allianz General Insurance's Health Care Supreme offers this product. The good news here is there is no cap on the sum assured and consumers can claim up to whatever sum assured they have opted for. Rashmi Nadargani, vertical head-health underwriting, Bajaj Allianz General Insurance, says: "We cover all ailments that are covered under allopathy and not the kind of treat-

### AYUSH COVER

Policy	Religare Care	Apollo Easy Health Insurance	Max Bupa Health Companion	Bajaj Allianz Health Care Supreme
Sum insured (₹ lakh)	3-75	2-50	2 to 1 crore	5-50
AYUSH benefit (₹)	15,000-50,000	20,000-50,000	Up to sum insured	Up to sum insured

\* 24-hour hospitalisation mandatory for all policies

### Exclusions:

- Hospitalisation for evaluation, investigation only
- Treatment availed outside India
- Treatment at a healthcare facility that is not a hospital

Source: Easypolicy.com

ment. The kind of treatment is the doctor's protocol. We want to give the consumer the flexibility to undergo whatever treatment wherever he wants to get cured."

However, there is no cashless facility for AYUSH treatment and it is only on reimbursement basis. "This is because most ayurvedic hospitals find it difficult to meet

the criteria required for empanelment of hospitals. These include a certain minimum number of beds, 24-hour monitoring, emergency care, registration of the hospital, qualified doctors, etc," explains Nadargani.

As claims have to be approved on the basis of the patient's history and the kind of treatment, insurers need to

check whether the disease is eligible for coverage. A lot of treatment might be done for cosmetic and wellness purposes, too. Also, insurers check if hospitalisation is needed or it can be treated in the out-patient department. Religare offers cashless facility for AYUSH treatment, but only at its network hospitals.

Besides these complications, the Insurance and Regulatory and Development Authority of India's condition that cover can be provided for AYUSH treatment but the treatment has to be at a government hospital or an institute recognised by the government or accredited by the Quality Council of India or the National Accreditation Board on Health will make things difficult. "Ayurveda can be very open-ended. There are several spa-like centres that offer such treatment. Hence this condition that treatment should be only at government-recognised hospitals," Chopra adds.