

BT Exclusive: More people availing free medical checkups post COVID-19

Health insurance policies offer free medical check-ups once every 2-4 years. Post pandemic an increasing number of people are going for free check-ups.



Many policyholders who were affected by Covid-19 in the last 1.5 years made Covid-19 claims

Teena Jain Kaushal

Oct 29, 2021, Updated Oct 29, 2021, 2:33 PM IST

Covid-19 has made people more sensitive towards health and wellness. Even after recovery, it is common to see infected people suffering from long term Covid-19 effects and hence the awareness of health wellness has gone up. Moreover, those who suffer from lifestyle diseases such as diabetes or hypertension are more prone to severe Covid-19 infection which could lead to prolonged hospitalisation despite being vaccinated. Such conditions can be prevented or controlled to a large extent upon timely detection and treatment. Therefore, with the rise in wellness awareness increasing numbers of people are now opting for free medical checkups under health insurance covers.

Free health checkup under a basic health insurance policy is available generally after 2-4 years of claim-free renewals as per the product design. You need to check in your policy after how many years the facility is provided. Earlier, though many policyholders knew about the benefits, not many were availing it. The trend seems to be reversing now. "We do see a trend for increasing numbers of insured availing this facility who were not affected by Covid or have not claimed under such eligible policies. Many policyholders who were affected by Covid-19 in the last 1.5 years made Covid-19 claims too under the policy so they may not be eligible next year of renewal for free health checkups," said Gurdeep Singh Batra, Head – Retail Underwriting, Bajaj Allianz General Insurance.

Vivek Narain, co-founder and promoter, Sana Health Solutions, agreed. "Before the pandemic, people's self-awareness about their health was more reactive than proactive. Covid has definitely reversed this. Now, we are keen to know about our internal health well in advance to ensure that we do not have any dormant or undetected chronic ailment that could get aggravated, should we be infected by coronavirus. For this reason, even in the case of health insurance plans that offer free medical check-ups, those who opted for these check-ups were few in number prior to the pandemic. However, since Covid-19, the number of insured people who made use of this benefit offered by their health insurance plan has gone up substantially."

How to avail free medical check-up:

You first need to contact your insurance company and based on the eligibility your insurance company will arrange either for cashless or reimbursement of such free health checkups with respective diagnostic centers, labs or hospitals based on its tie-up.

But you need to keep in mind a few important points while going for a free check-up under your health cover: First, a few insurance companies offer this facility only at their network centers. So, before going, check if the center is covered by the insurance company. It will also help you in getting cashless services without getting into the hassle of submitting bills later for reimbursement.

"The health insurance plan may specify a maximum amount which the insurer pays towards free medical check-ups, beyond which the policyholder will have to pay for the differential cost out-of-pocket. Moreover, the exact list of tests under free medical check-ups are specified in the terms and conditions document, so it is advisable to find out beforehand which set of tests can be availed under free medical check-ups benefit," said Narain.

Importantly, a lot of plans permit free medical check-ups after completing a certain number of claim-free years, meaning that no medical claims should have been submitted during that time. Do check the fine print concerning the number of years with your insurer.

"Moreover, some insurers allow only the primary policyholder and spouse this facility, while others may allow all insured members to undergo free medical check-ups. Certain companies allow free medical check-ups only for 18 years and above," said Narain.

In the time of the pandemic, a free medical check-up under your health coverage could be the right step to healthy wellbeing. Do avail it if you are eligible for one.