

Health insurance cover eludes many organ donors

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Organ donors are life-savers when they gift a part of themselves to others but they often find it difficult to get health insurance thereafter. Firms either refuse to provide them cover or do so with multiple riders.

Their existing insurance covers the cost of transplant and post-operative treatment, but a new enhanced insurance post-surgery is difficult, donors and recipients said.

Shivraj Arekar, 31, operations manager in a real estate company in Pune, will participate in athletics at the World Transplant Games at Perth next year. He donated part of his liver to his father on January 15, 2019, and the transplant cost was covered by his company's corporate insurance.

"After leaving the organisation in 2020, I sought a health cover. I was told no policy can be issued under Insurance Regulatory and Development Authority of India (IRDAI) guidelines because of my surgery," he said.

Arekar said he had applied for 10 insurance companies and all rejected

POLICY GUIDELINES MUST BE FRAMED

► Many internationally published studies show that both liver and kidney donors do well

► Research indicates donors are scientifically as fit as any other person, so medically, they should get insurance

► There are no fixed IRDAI guidelines on insurance

cover for organ donors

► Each case is assessed independently through a medical underwriting process assessing other health parameters

► A waiting period before any claim arising out of any transplant surgery complications is mandatory, insurance officials said



One or two insurance companies have started covering organ donors but the premium is high. The liver can completely regenerate in about 3-6 weeks and grow back to normal size. Any chance of infection would occur in the first month post-transplant. After this time, companies should not have any problems providing regular health insurance coverage — **Dr Ravi Mohanka** | DIRECTOR OF LIVER TRANSPLANT AT RAJALAXMI HOSPITAL, MUMBAI

If it is a major surgery such as a kidney transplant, you may not get health insurance benefits," he added.

He added that some companies follow a loading-based calculation for such customers which could increase the premium.

Several calls and emails to IRDAI officials were not responded to till Thursday.

Dr Rajneesh Sahai said organ donors and recipients do face problems post-transplant, and insurance companies may discriminate against them. "The IRDAI is under the finance ministry. We could request the health ministry to take it up with the finance ministry to direct IRDAI to stop any discrimination against organ donors and receivers," he said.

CLARIFICATION

Dr Rajneesh Sahai is the director of National Organ and Tissue Transplant Organisation. Dr Vasanthi Ramesh's designation was wrongly mentioned as director of the health facility in the previous report on August 19 under the headline 'India's organ recipients, donors winning medals at Transplant Games, a celebration of life'. She is its former director.

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same year and stents were inserted. A month later, doctors found that I had a weak heart, and was declared a high-risk patient. I had to undergo another surgery. When the hospital sent an e-mail to the insurance company, they refused to cover it stating that I had hidden my medical history even though my hospital said that they were not connected. I paid Rs 10 lakh. I tried getting medical cover but my applications were declined. As of now, I have no

cover. I need Rs 30,000 to Rs 50,000 for medicine, but I can afford it," Nanda said.

Software engineer Vijay Bahadur Yadav from Mumbai swapped his kidney with a patient to get one for his wife. He underwent the transplant in June 2018 and will represent India at the World Transplant Games in several athletic events.

He said, "I am fit to participate in a global sports competition, but insurance companies won't cover me. Thankfully, my workplace covers my health insurance under the corporate scheme."

Bhaskar Nerurkar, head of health administration team at Bajaj Allianz General Insurance, said organ donor cases are not treated

differently for underwriting and premium, and there is no differential pricing.

They may review a case based on a medical condition post organ donation and detailed medical tests will be advised before arriving at a decision in such cases, he said.

Anil Chhabra, business head of health insurance, Policybazaar.com, one of the largest insurance marketplaces, said most health insurance policies have an in-built cover for organ donor transplants.

"An existing policy will cover the cost of a transplant, with terms and conditions. But a new one will come with the complexity of the disease. The insurer may issue the policy for a minor transplant.