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Specific health-related claims rise in monsoon

■ MONSOON brings respite from hot summer days. However, the season is also a harbinger of ailments. Although a fever or flu does not ring warning bells, it might make the body vulnerable to a number of other diseases. Over the years, the industry has witnessed a rise in specific health-related claims during monsoon. At Bajaj Allianz, dengue, enteric fever, malaria and acute viral fever made up over half of the overall health claims between June and September in 2014. Your

monsoon health is predominantly affected by three kinds of ailments: i) fever-related diseases like viral fever, dengue, typhoid malarial fever; ii) gastro or stomach-related diseases like diarrhea; iii) pulmonary or lung-related diseases like pneumonia. Though a viral fever might not need serious medical attention, the same cannot be said of typhoid, malaria, severe gastroenteritis or asthma attack. With medical costs skyrocketing, long duration treatments and hospitalisations have become expensive and you need to pay for them out of your own pocket. The

best way to reduce the impact of medical expenses on your finances during monsoon is to take preventive care. A healthy lifestyle, which includes regularly exercise and balanced diet, helps one prevent ailments. However, if health issues still become chronic despite taking precautionary measures, make sure you are insured so that you can fall back on your health insurance plan that will not only take care of your hospitalisation charges, but also reduce your out-of-pocket expenses towards health care and wellness. Statis-

tics reveal that during monsoon, there is an upsurge of expenses towards healthcare and wellness, be it out patient or hospitalisation costs. So this is when a health insurance policy proves most beneficial. Most individuals are insured under the group health insurance scheme offered by their respective employers. A very small population has independent covers for their families or self. There are still many who don't have any form of health insurance. A simple cover could be a good entry point for such individuals.

— Suresh Sugathan
Head, health insurance,
Bajaj Allianz
General Insurance