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Nipah Virus Outbreak: Are You Properly Equipped With A Good Health Insurance Cover?

After the Covid-19 pandemic, an outbreak of the deadly Nipah virus is haunting the people of Kerala. Do check your health insurance policy to see whether you are properly covered



In the wake of the fourth outbreak of the lethal Nipah virus since 2018, authorities in the southern state of Kerala have swung to action, shutting down schools and offices to check its spread, which has so far claimed two lives. Six cases of the deadly Nipah virus have been officially verified till now.

On September 14, 2023, the Indian Council of Medical Research (ICMR) dispatched antibodies to the state to help it combat the virus. Simultaneously, a mobile laboratory was also sent to the epicentre of the outbreak to facilitate sample testing.

During such times, it's essential to comprehend the exact scope of health insurance policies when it comes to viral outbreaks, such as the Nipah virus.

In recent times, there have been outbreaks of various viruses, highlighting the importance of having health insurance coverage. Most health insurance plans are structured to encompass hospitalisation expenses associated with a wide range of illnesses and diseases, unless they are specifically designed as disease-specific plans.

Typically, health insurance policies encompass all types of infections that result in illness, and the Nipah virus falls into this category. Consequently, nearly every insurance provider includes coverage for it. Since all health insurance plans encompass such infection-induced illnesses, policyholders can take advantage of the full spectrum of benefits, ranging from inpatient hospitalisation to pre- and post-hospitalisation care.

Says Bhaskar Nerurkar, head – health administration team, Bajaj Allianz General Insurance: “Now many insurers have an outpatient department (OPD) cover for such acute illnesses, which one can opt as an add-on to cover outpatient expenses. There are coverages within health plans, such as ‘Domiciliary Hospitalisation,’ where one can avail of in-patient hospitalisation treatment which in the normal course, would require care and treatment at a hospital, but is taken whilst confined at home on the advice of the attending medical practitioner.”

Exclusions Related To Pandemics Or Viral Infections In Health Policy

Health insurance policies do not exclude pandemics or viral infections. These policies cover the expenses associated with these illnesses because they are acute and not pre-existing conditions, thus making them ineligible for exclusion in any health insurance product.

On the other hand, some significant exclusions in health insurance plans include pre-existing conditions, lifestyle-related disorders, cosmetic procedures, and therapies, such as naturopathy and acupressure.

Does The Policy Cover Hospitalisation Expenses, Including Isolation And Quarantine Facilities?

The health insurance policy as mentioned above covers expenses related to inpatient hospitalisation and OPD if one opts for the same in the policy. If the plan covers 'Domiciliary Hospitalisation,' then one can avail of in-patient hospitalisation treatment, which in the normal course, would require care and treatment at a hospital but is taken whilst confined at home on the advice of the attending medical practitioner.

The circumstances could be

1. The condition of the patient is such that he/she is not in a condition to be moved to a hospital, or
2. The patient takes treatment at home on account of non-availability of room in a hospital.

Waiting Period Or Coverage Related To Nipah Virus Or Similar Contagious Diseases

There is no specific waiting period for these infection-borne illness, since they are acute in nature. Generally, when one buys health insurance policy, it may be subject to an initial 30-day waiting period from the inception date of the policy. However, if the policy is already running and the initial 30 days are already completed, then there will be no waiting period for such illnesses.

Specific Guidelines Or Recommendations From Insurance Company

Nerurkar says that since viral diseases can cause a sudden emergency, health insurers should anticipate it in the policies. "The emergence of new diseases has had little or no impact beyond a small, localised cluster of infections. However, just the right conditions given, a highly virulent pathogen can suddenly spread across time and space with massive consequences, as has occurred on several occasions in the recent past. Owing to medical inflation, it is advisable to have a comprehensive health plan with enough sum insured. Also, consider to opt for additional add-on covers to the policy, which would cover out-of-pocket expenses, such as consumable expense, daily allowance, and room rent capping."