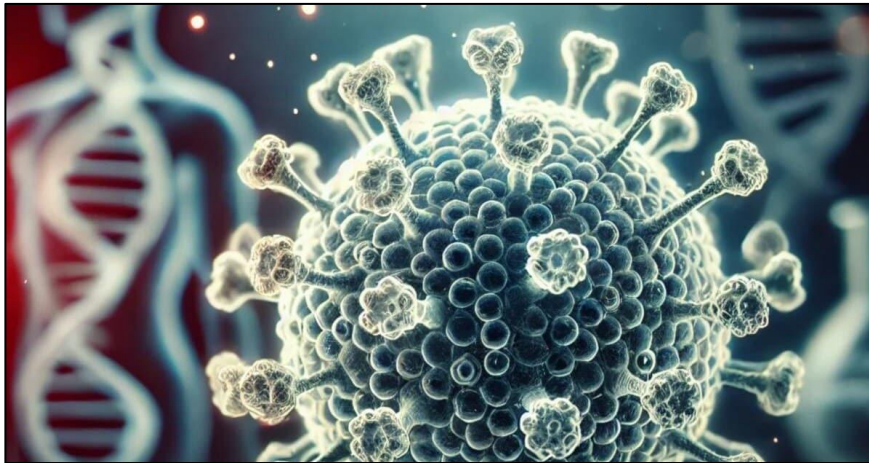


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13 Jan 2025	HMPV virus in India: Does your health insurance policy cover outbreaks	Business Standard

[HMPV virus in India: Does your health insurance policy cover outbreaks](#)



Seven cases of Human Metapneumovirus (HMPV) have been reported in India, sparking concerns among parents as the virus predominantly affects infants and toddlers. In response, the central government has advised states to enhance surveillance measures. Schools, colleges, and organisations have also started issuing advisories urging individuals to exercise caution.

This raises an important question: Are outbreaks like HMPV covered under your health insurance policy?

### **Checking your health insurance policy**

HMPV is not a new virus and health officials have also advised the public not to panic. However, reviewing the terms of your health insurance policy is prudent, especially given rising medical costs.

According to Siddharth Singhal, Head of Motor Insurance at Policybazaar, “Comprehensive health insurance policies include coverage for viral infections like HMPV under their hospitalisation benefits.” This typically covers expenses such as inpatient treatment, diagnostic tests, consultations, and prescribed medications during hospitalisation for HMPV.

“The rise in HMPV cases this winter has highlighted the critical importance of accessible, comprehensive healthcare coverage,” said Amitabh Jain, COO at Star Health Insurance.

He explained that Star Health has introduced measures like 24/7 telemedicine services, home healthcare across 100 cities, and coverage for both outpatient (OPD) and inpatient HMPV treatments.

## Coverage specifics

Health insurance policies usually include provisions for viral infections like HMPV, subject to the policy terms.

Dinesh Mosamkar, Senior VP of Consumer Underwriting at TATA AIG, shared their Medicare Premier product offers treatment coverage for HMPV if deemed medically necessary. The policy also includes ambulance services within India and coverage for OPD treatments after two continuous policy years.

Mahesh Yelapure, Head of Health Underwriting and Claims at Go Digit General Insurance, said, "Policyholders with OPD cover can claim expenses associated with HMPV treatment. Most cases involving neonates and young children requiring hospitalisation are likely covered under existing policies."

Bhaskar Nerurkar, Head of the Health Administration Team at Bajaj Allianz General Insurance, said that costs such as pre-hospitalisation tests, post-hospitalisation consultations, and periodic out-of-pocket expenses are typically addressed. "While there aren't specific plans for diseases like HMPV, most indemnity policies cover hospitalisation for such illnesses."

## Additional considerations

Singhal noted that consumables, such as PPE kits and gloves, are often excluded from standard policies unless a consumables add-on is purchased. He also highlighted common out-of-pocket costs:

Consumables: Medical items used during treatment are typically excluded.

Co-payment: Some policies require the insured to pay a percentage of the claim amount.

Deductibles: The insured must cover an initial amount before the insurer steps in.

Singhal added, "Policyholders can access cashless treatment at network hospitals or claim reimbursement for treatment at non-network hospitals by submitting the necessary documents."

## What policyholders must keep in mind?

Policyholders should be aware of deductibles, co-payments, and costs exceeding the sum insured. Some insurers offer additional riders to enhance coverage during epidemics, but these are not specific to any single disease.

"It's crucial to carefully review your policy terms and consult your insurer for clarity," said Nerurkar.

While HMPV primarily causes mild, flu-like symptoms, it's important to maintain hygiene practices such as frequent handwashing and covering coughs or sneezes, Yelapure advised.

Policy Bazaar lists out some options for a 30-year-old individual looking for a base cover of Rs 1 crore in Delhi:

Care Health - Care Advantage: Rs 15,479 (Premium including GST)

Star Health - Smart Health Pro : Rs 15,515 (Premium including GST)

Manipal Cigna - Lifetime Health : Rs 13,297 (Premium including GST)

Aditya Birla Health Insurance - Activ Fit Plus : Rs 17,058 (Premium including GST)

Niva Bupa Health Insurance - Reassure 2.0 Platinum: Rs 24,605 (Premium including GST)

HDFC Ergo - Optima Secure : Rs 25,781 (Premium including GST)

Bajaj Allianz General Insurance - My Health Care Plan : Rs 22,438 (Premium including GST)

### **Documentation required for claims**

To ensure a smooth claim process, you need to have the following documents ready:

1. Original claim form, duly completed and signed.
2. Valid identity proof (e.g., Aadhaar card, PAN card, Voter ID).
3. Doctor's prescription recommending hospitalisation.
4. Doctor's prescription advising diagnostic tests, medicines, and consultations.
5. Original pharmacy bills for medications and treatments.
6. Policy details, including the policy number, name of the insured, and the disease being treated.