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RAIN COVER

Health insurance for monsoon-related illnesses: What you need to know

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Monsoons in India are not just associated with agricultural productivity but also vector-borne diseases like dengue, malaria, and chikungunya, which are transmitted by mosquitoes and flies. These illnesses pose significant health risks and can lead to substantial medical expenses. Additionally, flies and food contamination may cause gastric infections, which are very common during the monsoon. Understanding the severity of these illnesses and the importance of health insurance is crucial for financial protection and peace of mind.

Vector-borne illnesses

Dengue

Dengue, caused by the Aedes mosquito, manifests with high fever, severe headaches, pain behind the eyes, joint and muscle pain, rash, and mild bleeding. Severe cases can lead to dengue haemorrhagic fever or dengue shock syndrome, which are potentially fatal without prompt treatment.

Malaria

Malaria is transmitted by the Anopheles mosquito and caused by the Plasmodium parasite. Symptoms include fever, chills, headache, nausea, vomiting, and muscle pain. If untreated, malaria can progress to severe complications,

including organ failure and death.

Chikungunya

Chikungunya, spread by Aedes mosquitoes, is characterised by sudden fever and severe joint pain, which can be debilitating. Other symptoms include muscle pain, headache, nausea, fatigue, and rash. The joint pain may last for weeks or even months.

Illnesses from water contamination

Stagnant water becomes a breeding ground for bacteria and viruses, resulting in diseases such as cholera, typhoid, and hepatitis A, all of which can cause severe health problems involving significant medical expenses for treatment.

Role of health insurance

Medical costs to address these illnesses may include hospitalisation, diagnostic tests, medications, and follow-up treatments. A single-day hospitalisation, for instance, may cost anywhere between Rs 25,000 and Rs 1,00,000, depending on geography and medical condition. These expenses can quickly add up, making health insurance a vital tool in managing them and ensuring access to medical care without financial strain.

Key features of health plans

■ **Hospitalisation coverage:** Health insurance plans cover in-patient hospitalisation expenses such as room rent, ICU charges,



doctor's fees, and nursing costs. This comprehensive cover can be availed cashless in the event of any hospitalisation.

■ **Pre- and post-hospitalisation expenses:** Many plans cover medical expenses incurred before and after hospitalisation, including diagnostic tests, consultations, and medications.

■ **Day care procedures:** Some plans cover procedures that do not require a 24-hour hospital stay.

■ **Ambulance charges:** Coverage for ambulance expenses during emergencies is often included.

■ **Cashless treatment:** Network hospitals offer cashless treatment, simplifying the admission and discharge processes.

■ **Critical illness cover:** Certain plans cover critical illnesses, including severe cases of vector-borne diseases requiring intensive care.

Products in India

Standard plans

Most general insurance companies in India offer standard health insurance plans that cover hospitalisation and treatment costs for various illnesses, including vector-borne diseases. These comprehensive plans provide policyholders with a wide range of benefits.

Specific vector-borne disease covers

Some insurers offer specific health insurance products tailored to vector-borne diseases to address the seasonal surge in these illnesses. These plans often provide lump-sum payouts upon diagnosing diseases like dengue, malaria, and chikungunya, offering

financial relief for immediate medical expenses.

Family floater plans

Family floater plans cover all family members under a single policy, ensuring that anyone affected by a vector-borne disease receives medical care without financial strain.

Choosing right

When selecting a health insurance plan for monsoon-related illnesses, consider the following factors:

■ **Network of hospitals:** Ensure the insurer has a wide network of hospitals offering cashless treatment facilities. Sum insured: Choose a sum insured that provides adequate coverage for potential medical expenses.

■ **Inclusions and exclusions:** Carefully read the policy document to understand what is covered and excluded under the plan. **Claim settlement ratio:** Check the insurer's claim settlement ratio, indicating the percentage of claims settled successfully.

■ **Additional benefits:** Look for plans offering additional benefits like wellness programs, free health check-ups, and discounts on renewals.

By selecting the right health insurance plan, individuals can ensure access to quality healthcare and focus on recovery without worrying about costs.

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