Health insurance for black, white, yellow fungus: What you must know

COVID-specific plans such as Corona Rakshak and Corona Kavach will not cover it as those policies cover you only for COVID-19 treatment

Aprajita Sharma

June 3, 2021 | UPDATED - 15:45 IST

Will COVID-19 plans cover Mucormycosis?

As fungal infection cases are on the rise, people wonder if their health insurance policies will cover treatment for Mucormycosis, popularly known as black, white and yellow fungus. The good news is that it is covered by default in comprehensive health insurance policies. However, COVID-specific plans such as Corona Rakshak and Corona Kavach will not cover it as those policies cover you only for COVID-19 treatment.

"Lot of people have bought COVID-19 specific policies. They should know that fungal infection is not covered in those. However, comprehensive health policies will cover it. One doesn't need a separate health plan for it," says Amit Chhabra, head- Health Insurance, Policybazaar.com.

"Secondly, when you buy a new policy, there will be a 30-day waiting period during which like any other diseases, Mucormycosis will not be covered," he adds.

Star Health and Allied Insurance confirms that there is no exclusion with regards to mucormycosis treatment. "Insurers cannot deny claims on account of fungal infection. The

treatment is indeed expensive, but insurers have to cover it," says Dr S Prakash, Managing Director, Star Health and Allied Insurance.

Star Health has been receiving over 2000 COVID-linked claims per day, out of which around 90 are fungus-related.

"The claims are rejected only in cases of controversial surgeries when it may not have needed and yet it happened," says Dr. Prakash.

Bajaj Allianz General Insurance also says all of their health indemnity policies cover hospitalisation expenses with respect to various infections. "There have been a rising number of cases of black fungus or Mucormycosis for which we have already settled claims. Mucormycosis, since it is considered as an infection, will be covered under our health indemnity policies," says Bhaskar Nerurkar, Head -- Health Claims, Bajaj Allianz General Insurance.

Policyholders are advised to adhere to the terms and conditions of their health insurance policy as they buy the policy. They should notify their insurer of any pre-existing illnesses, planned or emergency hospitalisation, and submit all required documents, among other things.

Also, since the cost of treatment for fungal infection is much higher than that for COVID-19, you should have adequate insurance cover.

"Customers who are still planning to buy a health insurance plan should definitely look for comprehensive plan with higher sum insured as the cost of treating these infections in private hospitals is also high, making it unaffordable for many people, hence having a high cover will be beneficial," says Chhabra of Policybazaar.

Meanwhile, the government of Maharashtra has announced that patients suffering from black fungus will get covered up to Rs 1.5 lakh under health insurance schemes like the Pradhan Mantri Jan Arogya Yojana and Mahatma Jyotirao Phule Jan Arogya Yojana.

The Rajasthan government has announced the Chiranjeevi Yojana Insurance Scheme to cap admission and treatment costs at private hospitals for those suffering from the disease.