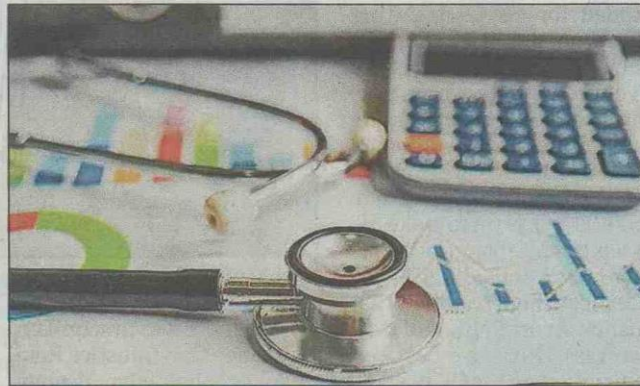


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10 Nov 2024	In a boon, insurance opens up to an unserved sector: Neurodivergent care	The Times of India

In a boon, insurance opens up to an unserved sector: Neurodivergent care

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Mumbai: Santosh V (name changed), a professional, had to struggle to get a standard health insurance cover for his autistic child with companies rejecting the proposal on underwriting grounds. When finally he did manage to find a company that would accept the proposal, he found that some of the key costs related to autism treatment would not be covered.



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realities of neurodivergent care but are also affordable. Greater awareness about neurodivergent conditions and their healthcare costs will further drive the need and support for these specialised policies,” said Tapan Singhel, MD & CEO, BAGIC.

Star Health’s Star Special Care policy is tailored for children and young adults (aged 3–25) with autism. It covers room, nursing, emergency ambulance, and post-hospitalisation costs, along with modern treatments. It provides coverage for therapies like behavioural, speech, occupational and botox injections.

“Our aim is to expand health insurance coverage to unserved segments, whether it’s senior citizens, cancer patients, or individuals with autism or special needs. Covering these groups requires special products, which require volume to be viable. GST waiver on health insurance would make these covers affordable and increase its appeal. Additionally, employer-provided insurance can be customised to include such treatments,” said Anand Roy, CEO, Star Health and Allied Insurance.

GUEST EDITOR'S CHOICE

One in a hundred kids are estimated to have autism spectrum disorder—a neurodivergent condition where brains process information differently than most people. This is a condition that can be treated through behavioural, occupational and speech therapy. While treatments are available, a major challenge for parents is managing the costs.

Insurers face challenges in extending treatment for pre-existing conditions. Un-

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like hospitalisation, consultation coverage lacks standardisation in procedures and fees. Additionally, insurance relies on distributing risks among large numbers, making volume essential for viability.

Therapies for neurodivergent disorders can be costly and place a heavy financial burden on families. While physical health conditions have long been covered by insurance, neurodivergent disorders are only now being included. The insurance regulator has mandated companies to offer coverage for previously uninsurable groups. The govt has also

launched the Niramaya Health Insurance Scheme that provides up to Rs 1 lakh in coverage for individuals with autism, cerebral palsy and multiple disabilities.

Bajaj Allianz General Insurance (BAGIC) offers coverage for neurodivergent with coverage including therapy, medication and social accommodation. “To make these policies widely viable, collaboration among insurers, healthcare providers and regulatory authorities is essential. Such partnerships can help create fair, well-designed coverage options that not only reflect the