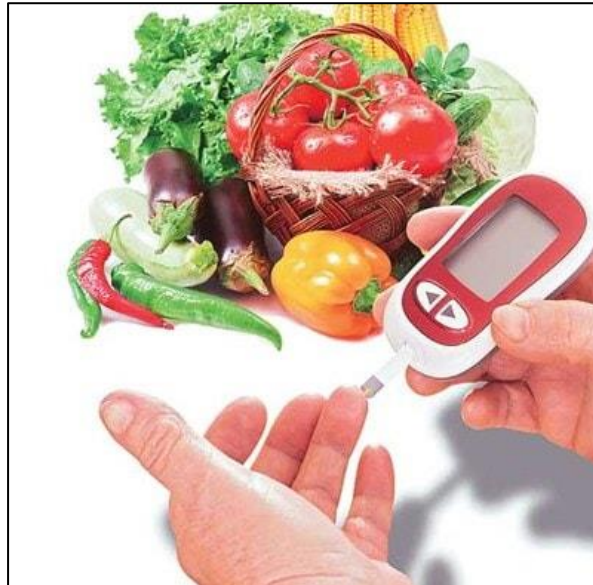


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| 14 Nov 2024  | Diabetes health insurance in India: Plans, coverage, and costs explained | Business Standard |

### [Diabetes health insurance in India: Plans, coverage, and costs explained](#)



Do you have a diabetic person in your family or friend circle? This silent killer has found its way into many homes. According to the Indian Council for Medical Research (ICMR), over 100 million Indians are living with diabetes, while another 136 million are at a pre-diabetic stage. In other words, one in six Indians is either diabetic or pre-diabetic. With this condition becoming so common, having health insurance is a must to manage costs linked to diabetes complications.

#### What diabetes health insurance covers

“Diabetes health insurance covers you against the financial costs resulting from all diabetes-related problems,” says Navneet Singh, Chief Business Officer and Co-Founder of FINHAAT. “The insurance plan includes hospitalisation costs related to any complications arising out of diabetes, such as renal failure and bypass surgery. This helps families manage the expenses associated with chronic diabetes care.” The number of claims linked to diabetes treatments has seen a noticeable rise, according to Rupinderjit Singh, Senior Vice President - Health Insurance at ACKO. He notes, “Diabetes is one of the leading lifestyle conditions that can lead to heart ailments as well. More diabetics are now opting for insurance, especially as policies have become more inclusive, with some insurers innovating to cover diabetics from day one.”

Bhaskar Nerurkar, Head of Health Administration at Bajaj Allianz General Insurance, explains, “Typically, diabetes is classified as Type 1 or Type 2, both of which require long-term management and can lead to high medical bills. For

diabetic patients, the cost of treatment for invasive procedures is often higher due to additional complications. Insurers are working to provide plans that cater to this need.”

#### Tailored plans for diabetics

Several insurers now offer plans that cater specifically to individuals with diabetes, including options with immediate coverage. “Many health insurance plans now cater to diabetics, and some even offer coverage from day one,” says Siddharth Singhal, Head of Health Insurance at Policybazaar. “Standard policies have a three-year waiting period for pre-existing conditions. However, some plans allow diabetic customers to reduce this period to just 31 days by paying approximately 20% more in premium.”

Mahesh Yelapure, Head of Health Underwriting & Health Claims at Go Digit General Insurance, adds, “Some insurers have introduced ‘instant pre-existing disease covers,’ reducing the waiting period to just one month. This immediate coverage ensures that people with diabetes can access necessary treatments without prolonged delays, providing much-needed peace of mind. However, it is important to carefully review your policy document to get the maximum benefits.”

ICICI Lombard's Elevate policy is one example of a plan that offers reduced waiting periods for diabetes. Priya Deshmukh, Head of Health Products at ICICI Lombard, elaborates, “The policy provides a comprehensive approach to diabetes management, including access to a care team comprising diabetes educators, nutritionists, endocrinologists, and other specialists. These professionals help patients with day-to-day management of diabetes, offering a personalised approach. Annual screenings for diabetes-related complications, such as retinopathy, kidney function tests, and foot exams, are also covered.”

Ramit Goyal, Chief Distribution Officer at Future Generali India Insurance, explains that “health insurance policies cover individuals with diabetes under standard plans, and specific products are also available for them. Routine costs, such as medications or consultations, can be covered under OPD benefits, depending on the plan and limit chosen.”

#### Advice for newly diagnosed diabetics

“For individuals newly diagnosed with diabetes, selecting the right health insurance plan is crucial to ensure both effective diabetes management and financial protection,” advises Deshmukh. “When comparing policies, consider factors such as comprehensive coverage for diabetes-related care, medications, supplies, and potential complications. Also, be mindful of risk-sharing clauses, like mandatory co-payments or deductibles, that may come with a policy to avoid additional out-of-pocket expenses.”

Rupinderjit Singh suggests looking for plans with “minimal exclusions and clearly stated terms. It's important to understand any restrictions that could impact claims. Due to your condition, premiums may be slightly higher, so look for policies with manageable loading that still offer substantial coverage.”

Nerurkar also recommends selecting policies that offer cashless treatment at network hospitals for smoother, hassle-free access. “By choosing a plan with sufficient coverage, a practical waiting period, and accessible benefits, you can protect your finances while managing your healthcare needs,” he adds.

#### Conditions covered in diabetes-specific health insurance

Singhal of Policybazaar outlines some of the conditions covered under diabetes-specific health policies:

Blood sugar management: Regular testing and consultations

Diabetes-related complications: Conditions like heart disease, kidney failure, and stroke

Preventive health check-ups: Regular assessments to monitor blood sugar and other parameters

“Given the increased risk of conditions like heart disease or stroke, it's wise to add a critical illness rider for comprehensive protection,” says Singhal.

Here are some plans for a 60-year-old woman in Delhi, opting for Rs 10 lakh cover, as provided by PolicyBazaar:

Care Health: Care Supreme Direct

Annual premium: Rs 28,368

Day 1 diabetes rider: Rs 5,258

Niva Bupa: Reassure Bronze 2.0 + Direct

Annual premium: Rs 29,242

Day 1 diabetes rider: Rs 9,211

Manipal Cigna: Prime Active (Diabetes/Asthma/BP)

Annual premium: Rs 36,726

Rider included, covered after 90 days

ICICI Lombard: Elevate

Annual premium: Rs 27,905

Day 1 diabetes rider: Rs 8,372

And for a 45-year-old man in Delhi with the same Rs 10 lakh cover:

Care Health: Care Supreme Direct

Annual premium: Rs 14,365;

Day 1 diabetes rider: Rs 2,768

Niva Bupa: Reassure Bronze 2.0 + Direct

Annual premium: Rs 13,513

Day 1 diabetes rider: Rs 4,257

Manipal Cigna: Prime Active (Diabetes/Asthma/BP)

Annual premium: Rs 13,632

Rider included, covered after 90 days

ICICI Lombard: Elevate

Annual premium: Rs 13,285

Day 1 diabetes rider: Rs 3,986

### Challenges for senior citizens and diabetics

“While access has improved for diabetics without other major health issues, older individuals or those with advanced diabetes and additional conditions may still face higher premiums or limitations,” explains Rupinderjit Singh. “Some covers remain restrictive, especially if multiple conditions exist. HbA1c levels and complications are often factors in determining coverage, so securing a policy early is advisable.”

However, Singh assures that diabetes alone is not grounds for denial. “Diabetes cannot prevent you from getting a policy. You must disclose it as a pre-existing illness, but insurers cannot deny cover solely on this basis,” says Navneet Singh.