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High Air Pollution Is Driving Up Health Costs: But Insurers Have Your Back

High air pollution significantly impacts public health, especially in urban areas with high pollution levels. According to the National Institute of Health (NIH), air pollution contributes to 11.5 per cent of India's overall disease burden, including respiratory and cardiovascular diseases, lung cancer, and chronic obstructive pulmonary disease (COPD).

In 2019 alone, healthcare costs for air pollution-related diseases reached \$11.9 billion, equivalent to 0.44 per cent of India's GDP. The economic impact is rising as pollution levels worsen, increasing hospital admissions, outpatient visits, and medication costs. This strain on the healthcare system not only affects individual households financially but also places a burden on national healthcare infrastructure.

Health Risks From High Air Pollution “ Air pollution increases the risk of respiratory and cardiovascular diseases, including asthma, pneumonia in children, lung cancer, and heart disease. It can also affect unborn children, leading to premature births and low birth weight,” says Bhaskar Nerurkar, head-health administration team, Bajaj Allianz General Insurance.

According to WHO, over five million children under five die annually due to environmental factors, with air pollution being a major cause. Pollutants like PM2.5 reduce life expectancy by up to 10 years in heavily affected areas. As climate change worsens, these risks are expected to rise, making health insurance vital for managing related health concerns.

“Mostly all common lung-related conditions are covered under health insurance including respiratory ailments and chronic conditions like asthma, bronchitis, Chronic Obstructive Pulmonary Disease (COPD), pneumonia, and severe cases of respiratory or bronchial obstructions,” says Siddharth Singhal, head-health insurance, Policybazaar.com.

Insurers Prioritise Respiratory Health In Pollution Hotspots

However, insurers are going the extra mile to support one’s respiratory health in high-risk pollution areas like Delhi-NCR.

In high-risk pollution areas, insurers support long-term health by offering chronic disease management programs, telemedicine services, and personalized wellness plans to mitigate the effects of pollution on respiratory and cardiovascular health. “They also provide financial incentives for healthier lifestyles, such as discounts for maintaining health parameters or participating in health monitoring programs, helping reduce long-term healthcare costs and improving overall well-being in affected populations,” says Neurkar.

Insurers are also focusing on preventive health measures, like encouraging policyholders to go for regular checkups, and wellness programs that educate people about reducing exposure to pollutants. “Data-driven risk assessments are also carried out by some insurers to personalize policies for people in high-risk areas. Through collaborations with healthcare providers, they are enhancing access to affordable treatment options and preventive care,” says Singhal.