



with diabetes. "It is a unique health cover that not only indemnifies against medical exigencies but also takes the policyholder towards a lifestyle management programme to monitor and control diabetes through wellness tests and coaching. The plan has been on a growth track since launch," says Jacob.

Star Health also has plans for diabetics and heart patients. It covers people suffering from diabetes mellitus, including people on insulin. Apollo Munich's Energy is for people with Type 2 diabetes mellitus, impaired fasting glucose, impaired glucose tolerance and hypertension. As it is not easy to break down these complex terms, take help from your doctor before buying the policy.

The premium in disease-specific plans is, however, high. Therefore, many experts advise people to go for a basic policy instead of these plans. Atrey Bhardwaj, head, insurance, Probus Insurance Brokers, says, "Though there are plans for specific ailments, they are not very well-perceived due to high co-payment. If a diabetic person has a healthy lifestyle, I would advise him to go for a normal policy as everything gets covered after a period of four years." Co-payment requires the insured to pay a part of the medical bill.

Sanjay Datta, chief, underwriting and claims, ICICI Lombard General Insurance, says, "Disease-specific covers have not done very well. Prices are much higher and, therefore, people tend to buy standard policies."



Maternity Covers



INSURER	PLAN
Apollo Munich	Easy Health Floater Standard
Apollo Munich	Easy Health Floater Exclusive
Apollo Munich	Easy Health Floater Premium
Cigna TTK	Pro Health Plus Plan
Cigna TTK	Pro Health Preferred Plan
Cigna TTK	Pro Health Premier Plan
L&T Insurance	my Health medisure Prime
L&T Insurance	my Health medisure Classic
Max Bupa	Heart beat
Star	Comprehensive
Religare	Joy

Manasije Mishra, CEO, Max Bupa, says, "We have seen some activity in the space. We are watching it. We have not seen big customer interest in this space."

Watch out: Note the benefits, exclusions and waiting periods. Jacob says, "Look for treatment-respective limits which cap the amount you can claim for a particular surgery. These will cap the claim amount even if the sum insured under the policy is big. You need to weigh this in before signing up." Most important, buy these plans as early in life as you can, so that the premium is low.

Top-up Plans

Medical costs have been rising at 15-18% a year, double the inflation rate. This calls for large covers. But not everyone can afford to pay high premiums. This is where top-up plans are useful. These reduce costs through in-built deductibles. Let's see how they work. The deductible is the amount that must be paid for treatment before the insurer pays.

While in a regular plan the insurer pays up to the sum insured, top-up plans do not pay until the bill crosses a threshold. For instance, if the hospital bill is Rs 6 lakh and the deductible is Rs 2 lakh, you have to pay the deductible amount (Rs 2 lakh) from your pocket; the insurer will pay the rest.

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