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ಇದರ ಅಡಿಯಲ್ಲಿ ಒದಗಿಸಲಾದ ಎಲ್ಲಾ ಮಾಹಿತಿಯನ್ನು ವಿವಿಧ ಮೂಲಗಳಿಂದ ಸಂಗ್ರಹಿಸಲಾಗಿದೆ. ದಯವಿಟ್ಟು ಅದರ ಸತ್ಯಾಸತ್ಯತೆಯನ್ನು ಪರಿಶೀಲಿಸಿ. ಇದಕ್ಕೆ ಕಾಲೇಜು ಜವಾಬ್ದಾರಿಯಲ್ಲ.

INSURANCE

What is Corona Virus Health Insurance?

Corona Virus Health Insurance refers to an insurance policy that covers the medical expenses incurred on the treatment of COVID-19. A Corona Virus Health Insurance policy is designed to cover hospitalisation expenses of the policy holder, irrespective of the disease that he has been diagnosed with (unless it's a critical illness) that is not covered. Almost all the health insurance plans covers hospitalization expenses incurred on the treatment of viral infection. Since, corona virus is a viral infection, a comprehensive health insurance policy pays off free pre and post hospitalisation expenses including in-patient and out- patient expenses incurred on the treatment of COVID-19.

Health Insurance for corona virus will be available from the day the insured gets diagnosed with the disease. This is because COVID-19 is new disease and therefore doesn't come under the category of pre-existing illness.

What are the benefits of Corona Virus Health Insurance?

- **Corona Virus Treatment-** Covered with zero additional cost.
- **Home Treatment -** Covered if suggested by a doctor.
- **Consumable Expenses-** Cost of PPE kits, ventilators, masks, gloves.
- **Co-payment-** Age based Co-pay is not there most of the plans.
- **Cashless Treatment-** Available.
- **Add-on Covers-** Available.

Kinds of Corona Virus Health Insurance In India

1. Corona Kavach Policy: COVID-19 INSURANCE POLICY

Corona Kavach policy is a standard corona virus health insurance policy that covers hospitalization expenses, home care treatment cost, ambulance charges, Cost of PPE kits, medicines, gloves, masks, doctor fees, ICU charges incurred during the treatment of COVID-19 pandemic. The sum insured amount starts from Rs. 50,000 and goes up to Rs. 5 Lakhs.

2. Corona Rakshak Policy : COVID-19 INSURANCE PLAN

Corona Rakshak Policy is also a COVID-19 specific health insurance policy that pays for hospitalisation expenses of a minimum of 72 hours and more as required for COVID-19 treatment in India. The policy covers expenses incurred towards PPE's kits, nebulizers, masks, oxygen cylinders, gloves, oximeters, AYUSH treatment etc., That are limited under a regular medical insurance policy. This COVID-19 insurance policy is available between the age group of 18-65 years on an individual sum insured basis that ranges from Rs. 2.5 Lakhs to 5 Lakhs. Applicants with to- morbidity can also get insured paying an additional premium.

3. Corona Virus Group Health Insurance

If you are covered under Group Health Insurance Policy then you need to check with your insurer if it covers corona virus treatment expenses. However, if your group health insurance policy is either Corona Rakshak or Corona Kavach then you are surely Covered for COVID-19 hospitalisation in India.

Companies which provide COVID-19 INSURANCE in India.

Insurance Companies	Sum insured (Rs)	Incurred Claim Ratio (%)	Network Hospitals
Aditya Birla Health Insurance	Mini- 2Lakhs Max - 2 Crores	59	6000+
Bajaj Allianz Health Insurance	Min- 1.5 Lakhs Max- 50 lakhs	85	6500+
Bharati Axa Health Insurance	Min- 3 lakhs Max- 5 lakhs	89	4300+
Care Health Insurance	Min- 4 lakhs Max- 6 Crs	55	7400+
Chola MS Health Insurance	Min-2 lakhs Max-25 lakhs	35	6500+
Digit Health Insurance	Min- 2 lakhs Max- 25 lakhs	11	5900+
Edelweiss Health Insurance	Min-5 lakhs Max- 1 Cr	115	2578+
Future Generali Health Insurance	Min-5 lakhs Max- 50 lakhs	73	5000+
IFFCO Tokio Health Insurance	Min- 2 lakhs Max-25 lakhs	102	5000+
Kotak Mahindra Health Insurance	-	47	4800+
Max Bupa Health Insurance	Min- 3 Lakhs Max- 1 Crore	54	4115+
Liberty Health Insurance	Max-1 Crore	82	3000+
Universal Sampo Health Insurance	Max-10 lakhs	92	5000+
TATA AIG Health Insurance	Min-2 lakhs Max- 10 lakhs	78	3000+
SBI Health Insurance	Min- 10 lakhs Max- 30 lakhs	52	6000+
Star Health Insurance	Min- 1 lakh Max- 30 lakhs	63	9800+
Reliance Health Insurance	Min- 5 lakhs	14	4000+

	Max- 10 lakhs		
Manipal Cigna Health Insurance	Min-2.5 lakhs Max-1 Crore	62	6500+
National Health Insurance	Up to 50 lakhs	107.64	6000+
New India Assurance Health Insurance	Min-1 lakhs Max-15lakhs	103.74	3000+
Raheja QBE Health Insurance	Min-1 lakh Max-50 lakhs	33	2000+
Royal Sundaram Health Insurance	Min- 5 lakhs Max-50 lakhs	61	5000+
Oriental Health Insurance	Min-1 lakh Max-10 lakhs	108.08	4300+
United India Health Insurance	Min-1 lakh Max-10 lakhs	110.95	7000+

Is Corona Virus covered under your existing health insurance policy?

Corona Virus disease or COVID-19 may be newly discovered disease. But, all existing health insurance policies will provide Corona Virus disease, any medical expenses incurred on it's treatment will be covered under it

Since, the corona Virus is a not pre- existing ailment, it will be covered as part of the basic hospitalization expenses, ICU charges and diagnostic test charges.

However, if you don't already have a health insurance policy and decide to buy one after testing positive for COVID-19 then corona virus treatment expenses will not be covered under the policy.

INCLUSIONS-CORONA VIRUS HEALTH INSURANCE

Important Covers	Standard Covers	Add-on covers
In patient hospitalization expenses	Road Ambulance	Maternity benefit with newborn baby cover
Pre hospitalization expenses	ICU room rent	
Critical illness Hospitalisation	Organ donor expenses	
Accidental hospitalization	Daily hospitalization Cash	
Day care procedure	Post hospitalization expenses	
	Alternate Treatment	
	Recovery benefit	

EXCLUSIONS - CORONA VIRUS HEALTH INSURANCE

- Home Quarantine.
- Pre- Existing Disease
- Non recongized Quarantine Centre.
- Pre- Natal and Post-Natal Expenses
- Hospitals without Doctor's Recommendation

How to Claim Health Insurance for Corona Virus (COVID-19)

a. Cashless Claims

The Insurance Company settles the treatment bills directly with the hospital. Cashless Claims are applicable only if he COVID positive tested patient takes treatment with the Network Hospital of the insurer.

b. Reimbursement Claims

In case, if the patient takes treatment in non- network hospital of the insurer. Then, you need to pay all the bills at the time of the discharge then file a reimbursement claim with the insurer by filling up the claim form and by submitting required documents like hospital bill, payment receipt, investigation, doctor's prescription and test reports within specific time period . The insurance company then will verify and post that reimbursement amount will be transferred to your bank account.

SOURCE:

<https://www.policybazaar.com/health-insurance/coronavirus-health-insurance/>