

# HEALTH INSURANCE TO PROTECT AGAINST HEALTH RISKS CAUSED DUE TO POLLUTION

Pollution – If we don't kill it, will kill us sooner than later. Pollution is real and its negative impact has already started seeping into our systems.

The Lancet Commission on pollution and health reported 9 million premature deaths globally stemming from air pollution in 2015. More than 2.5 million of these deaths were in India, the most in any single country.

Very recently in Delhi NCR, airborne particles and toxic chemicals created horrendous smog that choked the 19 million residents of the metropolitan area.

As a result merely breathing the air was, at its worst, like smoking 50 cigarettes in a day. Hospitals reported a 20 percent surge in patients with pollution-related illnesses, and doctors declared a public health emergency.

This shows that pollution in India is not a mere inconvenience but a major medical hazard that may cause or aggravate respiratory and cardiovascular diseases among people, even those who are seemingly hale and hearty.

Considering the ever increasing healthcare cost further accentuated by pollution, one can't deny the



growing need of health insurance in case of many illnesses, especially those that require hospitalization. When you are young and healthy, your risk to health insurance companies would be less and hence premium would be lower.

But once you catch any disease such as Diabetes or Asthma or when you get old, your premium will go up. This is why it makes sense to take up a health insurance policy at a young age. Today, various health insurance plans are available in the market for you to choose from.

While buying a plan, it is highly recommended that you check for parameters such as range of network, renewability, claim settlement process and also coverage on various conditions such as maternity, critical illness etc. Some of

the health plans cover existing diseases after 2-4 years where some have special features like AYUSH treatment, yearly check-up, and restoration of total sum insured.

You, therefore, have to find an acceptable trade-off between your requirements, budget and available health insurance plans for your

family. Another important factor is to select the correct sum insured so that you are not under insured. If you are opting for Family Health Insurance Plans, where the total Sum Insured is supposed to be shared among all family members, you should normally select a higher sum insured considering more than one hospitalization event might occur in one single year.

You can also select a top-up cover over your basic health insurance policy.

Your basic health cover may be sufficient to pay for small illnesses, but there is always a chance it would fall short in case of a bigger medical emergency. Top-up policy becomes a life savior in such cases as it provides high coverage at very little cost.