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Is knee replacement surgery covered by Health Insurance?

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Knee pain can affect your daily life in many ways, making walking, climbing stairs, or even sitting uncomfortable. It becomes more common with age, often due to conditions like arthritis or injuries. Knee replacement surgery is often the best solution to relieve pain and restore mobility. In India, the procedure can cost between ₹1.5 lakh and ₹6 lakh depending on the hospital, city, and type of surgery. Most private and employer-provided health insurance plans cover knee replacement if medically necessary, including both partial and total replacements. However, coverage may come with conditions like waiting periods (typically 2 to 4 years), exclusions, pre-authorization, and rehabilitation limits. Also in some employer-provided insurance there may be a sublimit on knee-replacement surgery cost. What is Knee Replacement Surgery and when is it medically recommended? Knee replacement surgery also known as arthroplasty, is a procedure where damaged parts of the knee joint often caused due to conditions like osteoarthritis, rheumatoid arthritis, or injuries are replaced with artificial components called prostheses. It is recommended when pain and stiffness severely impact daily activities and non-surgical treatments like medication or physiotherapy no longer help. The surgery can be either partial, replacing only the affected area of the knee, or total, involving replacement of the entire joint. The decision to undergo surgery depends on how much the symptoms affect mobility and overall quality of life. Key benefits of a comprehensive plan: Cashless treatment – If you choose a network hospital and schedule your surgery in advance, the insurer can directly settle bills with the hospital. Coverage for medical treatment This can include pre-hospitalisation and post-discharge costs such as consultations, tests, and follow-ups, along with in-patient hospitalisation and certain day-care procedures. Waiting period Many insurers have a 2 to 4 year waiting period for knee replacement coverage. Look for a plan with the shortest waiting period. Coverage limit Some policies cover only 50% of the cost. Compare plans to find one with the highest benefits. For ongoing follow-ups and check-ups, you may need an OPD cover. Earlier, unclear definitions led to claim rejections, but now most leading insurers cover it as per policy terms. Older insurance plans may cover only around 50% of the cost, so it is important to check your policy documents carefully. Reviewing details like coverage limits, pre-authorization requirements, and post-surgery benefits ensures you are financially prepared and can access treatment without hassle. In conclusion, a decade ago, knee replacement surgery was often seen as optional. Now, insurers recognise its importance. With comprehensive plans now covering arthroplasty it is important to ensure you are protected.