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### [The NRI Medical Blueprint For Parents Back Home](#)



NRIs need a more holistic plan that ensures parents can access funds immediately during emergencies, have reliable cashless treatment options at nearby hospitals, and a long-term care plan if they are dealing with chronic or age-related conditions

#### The NRI Medical Blueprint For Parents Back Home

When Astrid D’Silva, 33, got an offer to work as a compliance officer in the UK around two years ago, her biggest worry was taking care of the medical needs of her senior citizen parents. So, before leaving, she set up an emergency corpus of Rs 10 lakh for sudden medical expenses and bought a health cover for her parents. “My sister stays in India, and that’s comforting, but I wanted to ensure that my parents are taken care of in their old age,” she says.

For non-resident Indians (NRIs), taking care of ageing parents back home is a constant worry. For them, distance amplifies every gap in the system, turning even small medical episodes into high-stress situations that can be dealt with foresight, structure, and preparedness.

That means just having a decent insurance cover is not enough. What truly matters is whether the parents can access treatment and funds quickly and smoothly when it counts, along with having an ongoing care plan if required. For that, they need to draw up a holistic plan.

Choose The Right Health Plan The first thing that NRIs should ensure while choosing a health policy for their elderly parents is having a high sum insured. People are more prone to diseases as they grow older, and with medical inflation rising each year, it is important to have sufficient sum insured to ensure quality care and treatment.

“Given rising healthcare costs, a minimum cover of Rs 10-20 lakh is advisable, with automatic restoration and no-claim bonuses to prevent coverage depletion,” says Narendra Bharindwal, president, Insurance Brokers Association of India (IBAI).

The second aspect to take care of is coverage of pre-existing diseases. Elderly parents are likely to have some lifestyle diseases. So, one should ideally choose a policy that offers shorter waiting periods for pre-existing conditions. “(Some policies) will allow your parents to get a cover for pre-existing conditions, with a waiting period as low as 12 months,” says Amarnath Saxena, chief technical officer – commercial, Bajaj General Insurance.

Third, quick access to a good cashless network hospital is important for elderly parents as it reduces the operational burden, especially when children are staying abroad. It will ensure that “in case of emergencies, they can access treatment quickly without losing time,” says Saxena.

The biggest benefit of cashless treatment is that you don’t have to run around to arrange funds. Says Madhupam Krishna, a Securities and Exchange Board of India-registered investment advisor (Sebi RIA) and chief planner, WealthWisher Financial Planner and Advisors: “In a cashless cover, the insurer or the third-party insurance (TPA) settles admissible bills directly with the hospital. So, parents need to pay only for non-covered items and co-pays instead of arranging the full bill amount at the time of admission or discharge. This is critical in senior care because emergencies (heart attack, stroke, fractures) require immediate admission, and there is often neither time nor capacity to organise funds or manage reimbursement paperwork.”

Cashless treatment is usually available only in network hospitals. Insurers maintain a list of empanelled “network hospitals” on their website; agents too have a list. “NRIs should shortlist insurers whose network includes multiple reputable hospitals (with 24x7 ICU and emergency services) within a short travel radius of the parents’ home and verify this list annually, as panels are subject to change,” says Krishna.

Fourth, one should ensure that the insurer has a high claim settlement ratio. This increases the likelihood of successful claim settlement without last-minute problems.

Get Additional Coverage Covering all aspects of healthcare is recommended for effectively managing unpredictable healthcare expenses for ageing parents. So, one can buy additional covers or add-ons.

One may supplement the indemnity health insurance product (which pays when a claim is raised) with additional defined benefit products (which pay a lump sum on diagnosis), such as critical illness (CI) insurance and hospital daily cash.

Says Arti Mulik, chief technical officer, Universal Sompo General Insurance: “CI insurance makes a lump sum payment on diagnosis of CI, providing vital support in times of need. Hospital daily cash can be used for ancillary expenses of food and travel that are over and above the hospitalisation costs.”

“Domiciliary treatment is another feature that many standard plans offer; it helps if hospital beds are not available or treatment cannot be provided in a hospital,” adds Saxena.

Another important coverage one should plan for is outpatient department (OPD) expenses, because these are more frequent. “Find a suitable limit that covers the diagnostic tests, consultations, and pharmacy bills,” says Mulik.