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The pursuit of a slimmer body or younger-looking skin can be costly, and health insurance may not cover such procedures

The Vanity Bill Your Health Insurance Won't Pay For

Preeti Kulkarni

Mumbai: Weight-loss drugs, skin-lifting procedures, LASIK (Laser-Assisted In Situ Keratomileusis) surgery, smile makeovers—the quest for a newer, better

version of oneself is fuelling a growing category of out-of-pocket spending.

“We are entering an era where obesity medicine, metabolic health and aesthetic medicine are converging into one large wellness economy,” says Mumbai-based diabetologist Dr Rajiv Kovil.

Some medical interventions fall in the grey zone, between clinical

necessity and cosmetic enhancement. While certain ‘wellness’ procedures may reduce health risks and improve both appearance and quality of life, they are rarely covered by traditional health insurance policies. That is, even if they require medical

supervision, are invasive and performed in a hospital, and necessitate the administration of anaesthesia.

Health insurance policies have stringent criteria for determining whether a procedure is medically necessary or merely cosmetic. Bariatric surgeries may be covered if strict Body Mass Index (BMI) and comorbidity thresholds are met, but weight-



loss injections taken at home are typically excluded under regular health insurance policies. Coverage under outpatient department (OPD) plans will be limited.

Procedures such as laser hair reduction, thread lifts and smile

enhancement are generally treated as cosmetic.

Some procedures, however, may be covered under certain circumstances in a hospital setting. “In the cases of burns, accidents and cancer, plastic surgery or

dental procedures may be covered if they address a direct and immediate health risk and are recommended by a medical professional,” says Amarnath Saxena, chief technical officer, commercial, Bajaj General Insurance.

While costs are substantial, it is best not to be lured by any financing options and equated monthly installment-based (EMI) payment models for such procedures. “You should opt for such loans only when they help you create an asset like a house or even a car. Avoid EMIs for luxury purchases or cosmetic treatments. In such cases, it is best to start a systematic investment plan (SIP) in a liquid fund for over a year to build the required corpus,” says Puneet Oberoi, founder, Finwise, a financial advisory firm.

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