Article Date	Headline / Summary	Publication
29 Jun 2026	Wellness, Wired In: Digital health insurance expands teleconsultation access	The Telegraph

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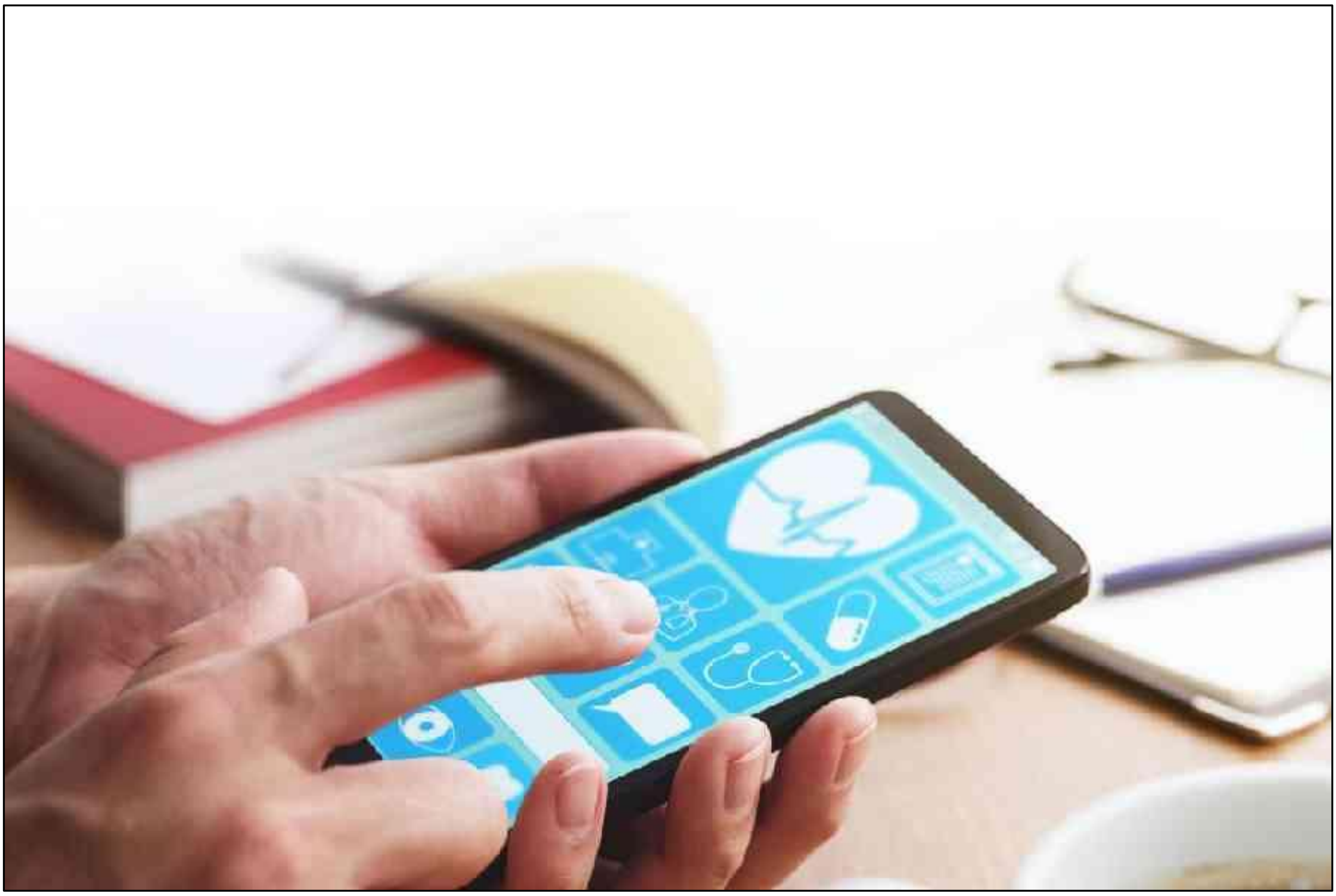

Teleconsultations and digital care are becoming key to health insurance,explains Amarnath Saxena

The world changed significantly after the Covid-19 pandemic, and insurance was no exception. Healthcare, specifically, underwent a digital transformation, as we realised that medical consultations could be delivered effectively through virtual platforms.

The monsoon brings welcome relief from the summer heat, but the change in weather also raises health risks. Viral infections such as cold and fever become common, while vector-borne diseases like dengue, malaria, and chikungunya see a rise. Skin allergies and fungal infections, too, tend to increase during this season. According to the World Health Organisation estimates, more than 3.4 million people in India are affected by water-borne illnesses during the monsoon, showing how seasonal rains significantly heighten public health risks.

At the initial stage of these illnesses, timely consultation with a doctor is critical; it can help diagnose and address health matters early, preventing conditions from worsening. Teleconsultation has proven practical in situations needing long commutes to hospitals, especially when a patient is unable to travel, during unfavourable weather conditions or when there is a risk of infection from exposure to external environments.

The convenience of receiving care at home, along with these benefits, illustrates the importance of digital healthcare. Let us now explore what teleconsultation and digital care coverage are available under a health insurance policy.

OPD on demand

Modern comprehensive health insurance plans often include outpatient department (OPD) coverage as a built-in benefit. If not, policyholders usually have the option to add it as an additional rider. Incorporating OPD coverage into your base health insurance plan brings considerable benefits, as it extends coverage beyond hospitalisation to a wide range of everyday medical needs. This benefit covers medical consultations that do not require hospitalisation. You can consult a doctor either through teleconsultation or by visiting a clinic within the insurer's network. If you fall ill and need medical advice, prescriptions, or short-term treatment, you can approach doctors at empanelled hospitals directly. If the treating doctor advises diagnostic investigations such as blood tests, pathology, or radiology, these are also covered, subject to policy terms and limits.

Teleconsultation allows patients to connect with qualified medical practitioners from the convenience of their homes, making it especially useful for minor illnesses, regular check-ups, or follow-up visits. These consultations are commonly facilitated through mobile applications, either those offered directly by the insurance company or partner platforms tied to the insurer.

Anywhere, anytime care

Such platforms grant access to a wide network of doctors, including experienced specialists, who can be consulted independent of geographical location. This means patients can seek expert medical advice from any corner of the country. The convenience of digital care ensures timely medical attention, reduces the burden of commuting, and offers reassurance when physical visits are difficult.

OPD benefits, such as teleconsultation, can be used multiple times during the policy year, subject to the limits defined in the policy. In many plans, the total amount you can claim under teleconsultation coverage can go up to twice the annual premium. This means you can use the benefit for doctor visits, prescribed tests and minor treatments throughout the year, within the policy limits.

Adding OPD cover to a health insurance policy where it was not included earlier generally increases the premium by about 5 per cent to 30 per cent of the base premium, depending on the benefits such as emotional wellness support, dental care or nutrition consultations.

Consultations for illnesses are generally subject to a 30-day waiting period in the first year of the policy. This waiting period does not apply at renewal, provided the policy has been continued without a break.

Using OPD or preventive care benefits multiple times within the coverage limit does not affect your No Claim Bonus. The bonus only lapses if a preventive check-up leads to hospitalisation due to a serious ailment. So, you can freely make use of teleconsultation check-ups without worrying about your bonus.

Many insurers now provide wellness applications that go beyond basic policy management. In addition to features such as fitness tracking, diet monitoring, psychological health support, and preventive health check-up reminders, these apps let policyholders log their daily activities, receive personalised health tips and even earn rewards or premium discounts for keeping healthy habits.

Integration with wearable devices such as smartwatches and fitness bands enables insurers to monitor real-time health data, including heart rate, sleep patterns, and physical activity. Enrolling in a health insurance plan also provides access to free online wellness sessions. These may include consultations with nutritionists, psychologists, fitness trainers or other experts.

For senior citizens, specialised wearables offer features such as fall detection, GPS tracking, medication reminders, emergency alerts, and health data sharing with family members, enabling timely assistance and supporting safer, more independent living.

As a result, policyholders can stay proactive about their health while insurers design wellness-linked benefits. In some cases, consistent healthy behaviour tracked through wearables may result in reduced premiums or additional coverage incentives.

To sum up, as digital care continues to advance, health insurance is steadily transforming into a comprehensive partner in well-being, bridging medical expertise and technology to deliver care that is timely, affordable and accessible.

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