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More health policyholders opt for AYUSH after IRDAI mandate

Yogesh.Kabirdoss
@timesofindia.com

Chennai: More Indians are seeking Ayurveda, Yoga, Unani, Siddha and Homeopathy (AYUSH) treatment through medical insurance. The surge comes in the wake of the insurance regulator IRDAI mandating general and health insurers to place AYUSH treatments at par with other treatments, offering policyholders the option to choose the treatment of their choice in April last year.

Bajaj General Insurance has registered more than 45% growth in AYUSH treatments in H1 (April–Sept) FY26 over H1 FY25. This growth reflects a rising acceptance and preference for AYUSH therapies among policyholders, said its head – health administration team, Bhaskar Nerurkar. “For long-term treatment, AYUSH therapies are cost-effective as compared to allopathy and hence affordable for a large section of India’s population. AYUSH is widely used as a standalone or adjunct therapy for long-term diseases such as diabetes, hypertension, and other non-communicable diseases, where it has shown promising results in improving quality of life and managing symptoms.”

Standalone health insurer Star Health and Allied Insurance has recorded mo-

re than 6,500 of its policyholders benefiting from AYUSH treatments from April 2024 to Oct 2025. The company’s chief operating officer, Amitabh Jain, observes that the surge in AYUSH treatment adoption stems largely from regulatory reforms, especially the remo-

ce, Policybazaar.com, said the future is focused on streamlining processes for consumers. “The future aims to expand coverage to include comprehensive wellness and outpatient benefits,” he added.

On the other hand, the increase in the number of

ALTERNATE HEALTH CLAIMS

A few AYUSH therapies covered by health insurance

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| <ul style="list-style-type: none"> ▶ Panchakarma (detox and rejuvenation) ▶ Kizhi (herbal poultice therapy) ▶ Abhyangam (oil massage) ▶ Shirodhara (oil |  <ul style="list-style-type: none"> stream on the forehead) ▶ Kati Basti (lower back oil therapy) ▶ Janu Basti (knee oil therapy) ▶ Swedha (herbal steam therapy) |
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Top states that prefer AYUSH via medical insurance

- ▶ Kerala
- ▶ Karnataka
- ▶ Tamil Nadu
- ▶ Maharashtra

val of sub-limits and the expansion of cashless networks for AYUSH hospitals.

“Insurance policies now offer coverage for AYUSH treatments up to the entire sum insured, which has made these therapies both accessible and comparable to allopathic treatments in terms of insurance benefits,” he said.

According to insurers, Ayurveda stands as the most widely opted system, particularly in Kerala, followed by strong preferences for Siddha in Tamil Nadu and Homeopathy in several urban areas of Karnataka and West Bengal.

Siddharth Singhal, business head – health insuran-

policyholders using medical insurance to avail AYUSH treatment has led to a rise in the number of complainants approaching the insurance ombudsman with grievances.

For instance, the office of the insurance ombudsman for Tamil Nadu and Puducherry has around 15% of complaints pertaining to rejection of claims for AYUSH treatments out of the total 1,890 complaints it received in the health insurance segment between April 2025 and Oct 2025. “The complaints relate to various issues, including treatment for back pain,” insurance ombudsman for Tamil Nadu and Puducherry, K Vinayak Rao, told TOI.