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# Return of the NRI: Flying home for healthcare

Faster access to medical care, besides lower treatment costs, is pulling in the NRIs, but they need to check hospital credentials and insurer claim records before flying in.

by Preeti Kulkarni

**W**hen Manish Joshi, a 45-year-old software engineer working in the United States, started to feel dizzy due to low haemoglobin levels in 2023, he rushed to an ER (emergency room) facility in Florida, US. Blood transfusions stabilised him, but doctors couldn't diagnose the cause, and subsequent appointments took time.

The following year in Rajkot, India, he secured a quick appointment with a gastroenterologist, who promptly identified haemorrhoids as the underlying cause and connected him with a surgeon. After the requisite tests and procedures, Joshi recovered completely. While he spent \$2,500 for his procedure in India, he had paid \$5,000 out of pocket for the diagnosis and transfusion at the ER in the US.

Cost arbitrage is one of the key advantages Indian healthcare offers, but it is not always the primary driver. "Quicker access to qualified doctors and the eventual treatment, prompt diagnosis as well as decisions, and finally the cost were the key drivers of my decision to seek treatment in India," explains Joshi, who is covered under his employer-sponsored health insurance in the US.

Take 29-year-old Prakriti Jalan (name changed), a research associate currently stationed in Germany. She is covered under the country's public health insurance scheme, but came to India for an abdominal surgery that cost ₹3 lakh. Like Joshi, she too was sick for over three weeks without a diagnosis. "My treatment would have been free in Germany, where everyone has access to medical services, but the process would have been very slow," Jalan says. Further, being with her family here while undergoing treatment was a source of comfort.

"For many non-resident Indians (NRIs), the mix of affordability, quality, accessibility, shorter wait times, cultural comfort, and family support justifies travel to India. India also offers home nursing and caregiver services, which are more easily accessible and affordable compared to that in many Western countries, mak-



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## MANISH JOSHI

**Profession:** Software engineer

**Country of residence:** United States

**Reason for coming to India for treatment:** Quicker access, diagnosis and treatment, as well as lower costs.



Paid **\$5,000** for diagnostic tests and transfusion in the US; procedure in Rajkot, India cost **\$2,500**.

**"In India, I found the doctors' intent and willingness to cure, as well as their quicker decision-making, highly valuable."**

ing recovery smoother," says Abdul Anas Wajid, Senior Director and Chief Sales and Marketing Officer, Max Healthcare.

According to KPMG, NRIs and foreign nationals seeking affordable care most commonly visit India for cardiac procedures, knee and hip replacements, cancer surgeries and procedures, fertility treatment, and cosmetic and reconstructive procedures. Dental treatment, typically not covered by insurance policies, is another key reason.

Medical tourism is seeing a sharp uptick, driven by NRIs and Indian-origin patients seeking critical procedures, such as cancer surgeries and organ transplants. According to Sivaprasad PV, CEO, MCS Medical Tourism, which facilitates treatment in

India for NRIs and foreign citizens, they prefer to visit India due to their confidence in the diagnosis and treatment expertise of Indian doctors, thanks to the volume and complexity of cases they deal with every day, among other reasons. The market is projected to grow from \$18.2 billion in 2025 to \$58.2 billion by 2035. As per Policybazaar data, NRI health insurance adoption grew 150% in 2024-25 over the previous year.

## Cost factor

While Joshi and Jalan emphasise lesser time taken for doctor appointments, diagnosis and treatment, cost also remains a crucial factor for many NRIs. Even for those covered under public, private or employer-sponsored insur-

ance, out-of-pocket expenses could be higher abroad, especially if they are covered under higher deductible insurance plans.

The WTW Global Medical Trends Survey 2024 reported an average global healthcare inflation of 10.1%, with the US and United Kingdom at the top. "Treatment costs in India are often 60-90% lower than in developed nations. The cost differential is substantial enough to offset travel-related expenses," says Aalop Bansal, Partner, Government and Public Services (G&PS) at KPMG in India. For example, the average cost of coronary artery bypass grafting (CABG), one of the most frequently performed major surgeries in the US, costs \$151,271, with prices reaching \$448,038 in some cases. "The same in India can cost ₹1.8-3.6 lakh (\$2,098-4,200)," he adds. Similarly, knee replacement surgery costs in the US can range from \$15,000 to \$75,000. "Even after accounting for round-trip airfare (\$700-1,200), visa fees (e-medical visa is \$100-150, if needed) and accommodation for 10-14 days (with mid-range hotels costing \$42-81 per night), it is cheaper," says Bansal. However, one must enquire about additional fees, which can go to up to 30% of the final medical bill, that you may have to pay as an NRI at some Indian hospitals.

## NRI-focused health insurance

To tap the NRIs who fly to India for medical treatment or plan to return after retire

ment, Indian health and general insurers offer health covers and premium discounts. "Having an Indian health policy ensures protection during visits for emergencies or planned procedures. Besides, NRIs who plan to return to India benefit from continuous coverage, avoiding fresh waiting periods and possible exclusions (expenses the policy will not pay for) later," says Bhaskar Nerurkar, Head, Health Administration Team, Bajaj General Insurance.

For NRIs, a domestic policy can ensure predictability in expenses and access to a vast private hospital network. "Certain NRI plans also offer optional international/US/UK covers or travel benefits, which standard domestic plans (for Indian residents) usually do not," says Dr Bhabtosh Mishra, Director and Chief Operating Officer, Niva Bupa Health Insurance.

Insurance players say NRI health insurance is cheaper compared to other countries. "The premiums cost \$120-300 annually, which is substantially lower than global averages. Even NRIs who already have local coverage abroad choose India because the out-of-pocket expenses overseas can be significantly higher (in developed nations)," says Siddharth Singhal, Head—Health Insurance, Policybazaar. Many choose to club their planned treatment with their annual visits. Insurance companies also offer discounts specifically for the NRI segment.

According to KPMG, for NRIs or high-sum insured plans (₹50 lakh and above), annual premiums typically cost \$300-500, depending on add-ons and global coverage. "In contrast, US health insurance premiums average \$8,951 annually for individuals and \$25,572 for family coverage," says Bansal.

Depending on the plans you choose, you can pause the policy for 30 days during the policy term. "Some plans offer a certain number of days' coverage for hospitalisation and OPD claims outside India, for emergencies. They can also avail of concierge services—tele-consultations, ambulance service, wellness programs—for their families residing in India," says Singhal.

Energy consultant Anant Visaria, 32, is



## ANANT VISARIA

**Profession:** Energy consultant

**Country of residence:** Denmark

**Reason for buying Indian health policy:** Coverage for any medical emergency that might arise while visiting India.



**Support from family during recovery phases a key non-medical benefit.**

**"In Denmark, waiting time for treatment under the public healthcare framework can be long. Health insurance in India gives me the option of getting treated here instead."**

one such NRI who bought a health policy in India despite being covered under the public healthcare framework in Denmark, where he currently lives. An NRI health cover in India can cover medical emergencies during visits to India. "Moreover, in Denmark, the waiting period for certain procedures can be long. An Indian health plan provides the option to seek treatment in India instead," he explains.

Policybazaar data shows that 30% of its NRI customers buy health plans as a backup for their own treatment needs during their visits to India, while 70% seek to cover loved ones, like parents, spouses, and children, living in India. This is true of Riyadh-based Dilshad Ahmad, who visits India frequently. "I have bought health insurance policies in India for my family members as well as myself to ensure everyone is protected in case of any medical need," he says. When his brother recently underwent treatment for jaundice, the expenses were reimbursed by his health insurance cover.

According to chartered accountant and Mumbai-based insurance consultant Mayank Gosar, buying a health insurance policy in India makes sense, particularly if NRIs plan to return to India later. "If you wait to purchase a policy at that stage, you will have to serve the waiting periods. If you

develop lifestyle conditions, premiums may be significantly higher, or insurers may even decline the policy," he says.

An Indian health insurance policy helps bridge the gap when they travel to India, as most employer-provided or national health schemes abroad do not cover medical expenses incurred here. "For example, the UK's NHS offers free treatment within the country, but provides no coverage for procedures in India. Similarly, US-based insurance plans typically exclude international hospitalisation unless global coverage riders are purchased, which are expensive," says Bansal of KPMG.

NRIs also come to India for dental and cosmetic treatment procedures, often not covered by insurance policies in their countries of residence. Unless explicitly covered, many Indian health insurance plans, too, typically exclude such procedures. Yet, the significantly lower expenses, even if met out of pocket, remain a big draw.

## Insurance purchase, claim process

You can buy an NRI health policy either in your country of residence or in India. Start by comparing plans, features, coverages, exclusions and premiums. NRIs must provide proof of Indian citizenship and may need an Indian bank account.

Nerurkar explains that Foreign Exchange Management Act (FEMA) regulations govern claim settlements, allowing payouts in Indian rupees or credit to Resident Foreign Currency (RFC) accounts.

"Earlier, some insurers used to refund GST (Goods and Services Tax) on NRI policies, as NRIs were not liable to pay GST when the risk was located outside India. With individual policies now becoming GST-exempt, the refund mechanism is no longer applicable," says Gosar. With individual policies now becoming GST-exempt, the refund mechanism is no longer applicable.

"According to FEMA provisions, if the premiums are paid in Indian rupees, the health insurance claims for NRIs will also be settled in Indian rupees," says Aayush

## NRI checklist

Know what to verify before seeking treatment in India.

- Hospital accreditation**  
Ensure the hospital is accredited by NABH, QAI, or JCI, indicating adherence to quality and safety standards.
- Doctors' credentials**  
Enquire about the treating doctor's qualifications, experience and track record.
- Transparent cost estimate**  
Ask for a written estimate covering consultations, diagnostics, room rent and procedure costs, besides the length of ICU/hospital stay.
- Flow of information**  
Clarify with doctors who they can share your family's medical updates with, especially if you are overseas.
- Post-treatment plan**  
Ascertain recuperation support, including physiotherapy, nursing at home, and video follow-ups after you return abroad.

Dubey, Co-founder, Beshak.org, an independent insurance advisory platform. Insurers *ET Wealth* spoke to said that health insurance premiums are collected and claims are paid in rupees.

Besides premiums, NRIs must consider exclusions under the policy and insurers' claim settlement experience before zeroing in on a policy. "Many Indian policyholders reported concerns regarding claim experiences with certain insurers, an important factor for NRIs while choosing a policy and during claim settlement," says Gosar.

The exclusions are not vastly different from those for domestic policyholders—they include pre-existing conditions, lifestyle-related treatments, and non-medical expenses.

## Medical tourism in India

**150%:** Growth in share of NRI health insurance customers.

**6.48%:** India's share in medical tourist arrivals in 2024.

**4 lakh:** Medical visas issued by India in 2024.

**\$18.2 billion:** Current medical tourism size in India.

**\$58.2 billion:** Projected size in 2035.

**60-90%:** Lower treatment costs compared to developed countries.

**\$2,000-15,000:** Claim sizes for elective surgeries in India.

**\$20,000-40,000:** Claim sizes for more complex surgeries.

Source: KPMG, Policybazaar



Indian health policies typically do not cover medical expenses incurred outside India. "For coverage in their home country, they would need a separate internal policy. Some high-end plans may offer global coverage, but most policies don't," adds Nerurkar.

Further, check the discount offers closely. "For instance, some insurers offer NRI discounts on the assumption that the policyholder is residing outside India. If the customer is in India during the year of claim, the discount for that year is reversed," says Gosar.

While the amounts involved are usually small and insignificant compared to the overall claim payout, you should be mindful of same.

For any dissatisfactory conduct of insurance companies or their third-party administrators, you can first approach the insurers' grievance redressal officers. If your complaint is unresolved, escalate it to the Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa portal or Insurance Ombudsman offices.

### Procedure before treatment

As an NRI, if you have family support here or are familiar with India's healthcare space, you may approach doctors or hospitals here and rent accommodation for recuperation, if needed.

In case you prefer planning your treatment before visiting India and need support from hospitals, you can contact their international patient departments. Once you share your medical reports, the hospitals will send you an invitation letter for a medical visa (wherever applicable), along with treatment cost estimates.


"Next, you have to apply for the visa (if applicable) for the patient and the attendant, book tickets and schedule travel; hospitals do provide complimentary airport pick-up and drops," says Dr Ritu Garg, Chief Growth Officer, Fortis Healthcare.

To be sure, foreign citizens need a visa. "If you are an Indian citizen living abroad or have an Overseas Citizen of India (OCI) card, you will not need a medical visa," says Sivaprasad PV. "But if you have acquired foreign citizenship and have not obtained an OCI card, you might have to apply for visas," he says.



### DILSHAD AHMAD

Country of residence: Saudi Arabia  
Reason for buying Indian health policy: Need for protection during frequent visits to India.

 Cover for self and family, including younger brother.

"Since I frequently visit India, having an adequate health cover is important, should any medical need arise here."

## How health premiums stack up for NRIs

Plan / Age	Annual premium (₹)				
	30 years	35 years	40 years	45 years	50 years
CARE Ultimate Care	7,720	6,690	6,936	8,192	9,154
ABHI Activ One NXT	6,338	6,338	8,005	9,361	11,804
HDFC ERGO Optima Secure	7,154	7,581	8,322	8,749	13,167
Star Super Star	6,827	7,021	8,325	9,892	12,730
ICICI Lombard Elevate	5,306	5,660	6,896	8,457	10,650
Niva Bupa ReAssure 3.0 Black	6,571	6,690	7,200	8,138	11,709

Source: Policybazaar.com. For an NRI female buying a ₹10 lakh cover. Premiums are inclusive of NRI discounts, which vary from 10-40% for different plans.

## Treatment in India: The cost advantage

Costs in India are lower, but choose hospitals and health policies with care.

Procedure	Cost in US (\$)	Cost in India (\$)
Coronary artery bypass grafting (CABG)	70,000-150,000 (₹61.92 lakh-1.33 crore)	5,000-8,000 (₹4.42-7.08 lakh)
Knee replacement surgery	30,000-50,000 (₹26.54-44.23 lakh)	4,000 to 6,000 (₹3.54-5.31 lakh)
Liver transplant	300,000-350,000 (₹2.65-3.1 crore)	40,000-60,000 (₹35.38-53.07 lakh)
Kidney transplant	\$200,000-300,000 (₹1.77-2.65 crore)	\$7,000-12,000 (₹6.19-10.61 lakh)
IVF	12,000 to 15,000 per cycle (₹10.61-13.27 lakh)	2,000 to 5,000 per cycle (₹1.77-4.42 lakh)

Source: KPMG in India and Policybazaar.com. US dollar-rupee exchange rate of 88.45 as on 20 November 2025 considered. Prices are indicative and could vary as per hospital, city, patient's co-morbidities, length of hospital stay, etc.

You have to undergo consultation and initial evaluation, followed by treatment plan. If you have health insurance, you will have to seek assistance for claim processing. "The hospital teams will assist with logistics arrangements outside the hospital and other needs during the stay in India. Your post-operative recovery, physiotherapy and follow-ups will be taken care of," adds Garg.

Hospitals tend to roll out the red carpet for NRIs and foreign nationals seeking treatment in India. "Each NRI patient is assigned a dedicated case manager and lounge for coordination before, during and after the procedure. Appointments are fast-tracked and post-treatment follow-ups are done via video consultations," says Wajid of Max Healthcare.

### What are the risks?

Despite the advantages, NRIs should be aware of the gaps in India's healthcare ecosystem. The absence of a centralised healthcare regulator means that service quality, safety standards, respect for patients' rights, transparency and overall experience may

vary across hospitals in the country.

Grievance redressal is another area to monitor closely. It can be slow, cumbersome and difficult to manage when you are abroad. Besides the costs, cashless insurance claim settlements and post-operative care, you must also clarify consent and privacy protocols, particularly if family members will be taking the calls.

Australian resident Navdeep Singh Chhabra was dissatisfied with his experience at a hospital in Punjab, where his late father was treated for liver cancer. While expenses were not a concern, as the health policy he had purchased for his parents covered the treatment, his experience at the hospital was not smooth.

"For one, decisions had to be taken while I was in Australia, preparing to leave for India. The paperwork involved in securing permissions and making decisions was time-consuming," Chhabra says. More importantly, despite multiple requests to not share details of the medical condition with his mother, hospital officials did not follow his instructions. "This is not something you will see in any Western, country as the protocols are followed stringently," he says.

Rama Venugopal, a management consultant with experience in the healthcare space, specifically in standards, certifications, and regulations, cites the lack of a healthcare regulator and insufficient market surveillance and public awareness of grievance redressal avenues as some of the roadblocks NRIs have to contend with.

### NRI healthcare checklist

NRIs need to conduct thorough research before selecting a hospital for treatment. If you have an Indian insurance policy, the company's cashless network of hospitals is a good place to start. "NRIs often come from markets with well-regulated healthcare sys-



## Health insurance: NRI must-dos

Ask the right questions before buying a policy and during claim settlement.

### Network hospitals

Check the insurer's cashless hospital network and ascertain whether your preferred hospitals are covered.

### Claim settlement

Focus on the insurer's claim settlement history rather than merely premiums while picking a policy.

### Coverage and exclusions

Understand pre-existing diseases waiting periods, room rent, deductibles/co-pay clauses and other exclusions.

### Premium payment rules

Know the FEMA rules on premium payment. Insurers usually collect premiums and pay claims in rupees.

### Post-hospitalisation claims

Figure out the claim filing and settlement procedure for post-hospitalisation claims before you fly out of India.

tems. While choosing a hospital in India, ascertain its accreditations and certifications by external evaluation agencies," says Venugopal.

In India, agencies such as NABH and the Quality & Accreditation Institute are externally evaluated by the International Society for Quality in Health Care External Evaluation Association (ISQua EEA). This Switzerland-based organisation evaluates health and social care standards. "NRIs visiting India should look up the portals of these agencies (NABH and QAI) for hospitals that are accredited under these standards. These agencies may also offer other standards that may or may not have ISQua evaluation, but could be recognised by Indian insurers for the domestic population," explains Venugopal.

Joint Commission International (JCI) is another global organisation whose accreditation is valuable. "Health is a serious affair. You must check whether NABH or JCI accredits the hospital you have chosen. This will ensure quality of care, infection control practices, and that doctors with requisite qualifications treat you," says Sivaprasad. India has more than 1,700 NABH-accredited hospitals and a growing number of JCI-accredited institutions, according to KPMG.

Healthcare activist Malini Aisola of the All India Drug Action Network also cautions against higher rates charged by hospitals. "Your overall spending might be lower compared to your country of residence, but estimates could mask hidden costs," she says. NRIs must ensure they do their homework before buying a health insurance policy and choosing a hospital for treatment in India. Keep the focus on claims and treatment experience rather than costs alone.

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