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Building the right health insurance protection for lifestyle diseases



Rakesh Kaul

India's healthcare landscape is evolving rapidly. While the country has made significant progress in controlling many infectious diseases, lifestyle-related conditions such as diabetes, hypertension, obesity, heart disease, cancer and chronic respiratory ailments are becoming increasingly common. As per reports, today about 60% of deaths in India are attributable to non-communicable diseases. Beyond their impact on mortality, these ailments often require lifelong monitoring, regular medical intervention and, in many cases, expensive treatment for complications that may arise over time.

For people living with such conditions, health insurance is not just about covering hospitalisation costs; it is as much about building a comprehensive protection plan that supports treatment, long-term disease management, and future health risks.

Start with a Comprehensive Base Health Insurance Policy: The foundation of any health insurance strategy should be a comprehensive health insurance policy with an adequate sum insured. Lifestyle diseases can lead to complications that may require prolonged hospitalisation, surgeries, intensive care or advanced treatments, resulting in significant medical costs. A policy with a very low sum insured may not be adequate for such scenarios. Choosing a health insurance policy should go beyond comparing premiums. For individuals battling such conditions, it is equally important to assess how well the policy aligns with their existing medical condition, potential future health risks and long-term treatment needs. A higher sum insured can provide greater financial protection when serious medical events occur.

Understand Coverage for Pre-Existing Diseases: One of the most important considerations for individuals with lifestyle disorders is how their policy treats pre-existing diseases. If a person has already been diagnosed with conditions such as diabetes, hypertension or thyroid disorders before purchasing insurance, the condition will be treated as a pre-existing disease. Coverage for such conditions may become available after completion of the waiting period, which may vary from 1 to 3 years.

Today, insurers have also introduced health covers that provide protection for certain lifestyle-related ailments much earlier, in some cases from as early as 31 days since policy inception. One should carefully review the covered conditions, eligibility criteria and policy terms before making a decision.

Plan for High-Cost Medical Conditions: In addition to riders that provide early coverage for pre-existing ailments, individuals with lifestyle disorders should consider riders that offer higher cover in case of any major illness, as part of their protection strategy. These covers offer enhanced financial security by increasing the available sum insured, in some cases up to twice the base cover, for serious conditions such as cancer, major organ transplants, bypass surgery, liver failure, and lung failure. This additional cushion can prove invaluable when treatment costs escalate significantly.

Consider OPD and Wellness Benefits: Managing a lifestyle disorder is an ongoing process that extends beyond hospitalisation. Regular doctor consultations, diagnostic tests, nutritional counselling, medication reviews, and preventive health check-ups become a part of everyday healthcare management. Recognising this need, many insurers now offer OPD and wellness benefits that support routine healthcare expenses. Features such as health check-ups, doctor consultations, diet and nutrition guidance, and fitness programs can help individuals manage their condition proactively while reducing out-of-pocket expenses.

Maintain Continuity of Coverage: Health insurance should ideally be purchased before major health complications arise. Early purchase allows policyholders to complete waiting periods and build long-term protection while they are relatively healthy. Maintaining uninterrupted coverage becomes even more important for individuals with lifestyle disorders. Continuous coverage helps preserve policy benefits and eliminates the risk of losing valuable protection when health conditions worsen over time.

Disclose Medical History Honestly: Any existing medical conditions, including diabetes, hypertension, thyroid disorders or other similar conditions, should be disclosed accurately during the proposal stage. Failure to disclose medical information may result in claim disputes or even rejection later on. A transparent declaration at the outset ensures that the policy functions as intended when a claim arises and provides peace of mind to the policyholder.

To sum it up, lifestyle diseases often require lifelong management and can lead to expensive medical complications if not addressed early. The right health insurance strategy should therefore go beyond hospitalisation coverage and focus on comprehensive, long-term protection.

Chief Distribution Officer – Retail Sales, Bajaj General Insurance Limited (formerly known as Bajaj Allianz General Insurance Company Limited)