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## Can owning a hospital mean you can skip buying health insurance altogether?



Health insurance remains crucial for hospital owners and their families for several reasons. If your family owns a hospital, do you really need to spend money on health insurance? Isn't access to doctors, treatment and medical facilities enough to protect you from unexpected healthcare costs?

But what happens when you need specialised treatment elsewhere, an independent medical opinion, or care after an accident outside your hospital? Today's Wallet-Wise query explores whether owning a hospital can replace health insurance, or whether the two serve very different purposes.

Dr Vikas Gupta, Head – Health Administration Team, Bajaj General Insurance, advice: Even if your family owns a hospital, deciding whether you can truly do without health insurance is more complex than it appears and goes beyond access to care. While owning a medical institution may offer easier access to healthcare, it does not eliminate the need to consider adequate health insurance.

Health insurance is designed to protect against the potentially overwhelming financial consequences of medical events. Hospitals provide treatment; insurance, on the other hand, ensures those treatments do not become a major financial burden on your personal or business finances. Even the Medical Association recognises this distinction and has introduced health insurance plans for its members.

Health insurance remains crucial for hospital owners and their families for several reasons. First, coverage commonly stretches beyond the walls of one's own facility. Specialised care, advanced surgeries, or treatments unavailable at a particular hospital may require patients to seek care elsewhere, and such expenses can be substantial.

Additionally, bodily injuries from accidental events such as road accidents, slips and falls, electric shocks, sports injuries, or other unforeseen incidents are common to everyone and can occur anywhere in the world. In such situations, your own healthcare facility may not be easily accessible,

and you may need to seek treatment wherever care is available. Secondly, receiving treatment from one's own staff can create uncomfortable professional dynamics and likely conflicts of interest. Health insurance allows families to access external facilities, supporting greater privacy and access to an independent medical opinion, an especially important consideration for high profile medical professionals; This may help maintain professional boundaries, privacy and clinical independence. Third, health insurance is a necessary tool for managing financial risk. Severe or prolonged illness can affect both personal health and hospital operations, and insurance acts as a buffer, protecting individual and institutional finances from the dual shock of medical expenses and potential revenue loss.

Finally, modern health insurance policies provide value added benefits that go far beyond hospitalisation. Preventive check ups, wellness programs, and coverage for treatments outside the primary hospital network augment the overall healthcare experience, making protection more comprehensive and future-ready.

In short, while hospital ownership provides logistical and medical advantages, health insurance offers irreplaceable financial security and tranquillity of mind. The best approach is to use both in tandem, ensuring your health, privacy, and wealth are all comprehensively secured.