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Health insurance for persons with disabilities: What cover options, exclusions and government schemes mean



Ultimately, health insurance for persons with disabilities is more than a financial safeguard as it is a compassionate step toward dignity and inclusion.

Millions of people in India live with disabilities, each carrying unique strengths and facing daily challenges that often go unseen. Their lives remind us that disability is not just a medical condition but a human experience that requires dignity and inclusion.

As per the latest Census data, the national prevalence of disability in India is 2.21 percent, representing approximately 2.68 crore individuals. This figure underscores the scale of the challenge, as millions of people across the country live with disabilities that often require specialised medical care. Without adequate systems in place, these individuals and their families face significant financial and social barriers, making disability more than just a health issue, and more as a matter of equity and inclusion.

To address these challenges, it is essential that persons with disabilities are guaranteed equal rights and accessible healthcare. Such assurance must be backed by practical solutions, and this is where health insurance policies tailored to their needs become indispensable. These policies play a crucial role in safeguarding their future medical requirements, offering financial protection against hospitalisation and preventive care. By ensuring that such policies are affordable and inclusive, society can empower individuals with disabilities to live with dignity.

Health insurance options for Specially-Abled Persons

Health insurance coverage for persons with disabilities is recognised under the Rights of Persons with Disabilities (PwD) Act, 2016, as well as for individuals living with HIV/AIDS. Indian insurers understand the unique challenges faced by PwDs and have designed covers that specifically address their medical and financial needs.

Today, many insurers offer policies that provide comprehensive protection. Such policies typically include coverage for hospitalisation expenses such as room rent, ICU charges, doctors' fees, medicines, diagnostics, and surgeries. They also extend to AYUSH treatments, cataract care, pre- and post-hospitalisation costs, ambulance services, and modern therapies like robotic surgery or

stem cell treatment. Importantly, emergencies related to pre-existing disabilities are covered after a waiting period, offering long-term financial protection and peace of mind.

At the same time, the policy has exclusions that applicants should be aware of. Pre-existing diseases are not covered for the first 24–36 months, and certain conditions like hernia, cataract, arthritis, and congenital anomalies have a 24-month waiting period. Treatments within the first 30 days of the policy (except accidents), cosmetic or obesity-related surgeries, infertility treatments, maternity expenses, and lifestyle-related conditions such as alcoholism or drug abuse are excluded. By balancing broad coverage with defined limits, the policy provides meaningful support for persons with disabilities. It is also important to note that access to health insurance coverage for persons with disabilities comes with a simple but essential requirement and that is the mandatory submission of a valid Disability Certificate issued by the Certifying Authority.

Government health insurance scheme

Aside from the above, people with disabilities also have the option to opt for the Niramaya Health Insurance scheme, that was launched by the Department of Empowerment of Persons with Disabilities, Ministry of Social Justice & Empowerment, Government of India. It aims to provide affordable health insurance to persons with autism, cerebral palsy, mental retardation, and multiple disabilities. The scheme offers coverage up to Rs 1,00,000 per year, which must be renewed annually. Benefits include hospitalisation, outpatient treatment, regular medical checkups, dental care, surgeries, therapies, alternative medicine, and even transportation costs related to treatment. The coverage is structured into sections: Hospitalisation expenses up to Rs 55,000, outpatient treatment up to Rs 19,000, ongoing therapies up to Rs 20,000, AYUSH alternative medicine up to Rs 4,000, and transportation up to Rs 2,000. This ensures financial support across different medical needs, from corrective surgeries and diagnostic tests to preventive dentistry and disability management therapies. Eligibility requires a valid disability certificate under the National Trust Act, 1999, making the scheme a comprehensive support system for individuals with disabilities and their families.

Ultimately, health insurance for persons with disabilities is more than a financial safeguard as it is a compassionate step toward dignity and inclusion. Not only government-backed schemes, but individuals can opt for private health insurance plans to gain access to essential medical care and preventive support while being protected against long-term costs. By ensuring affordability and accessibility, society can help specially-abled persons live with greater security and independence. Disclaimer: The views and investment tips expressed by experts on Moneycontrol.com are their own and not those of the website or its management. Moneycontrol.com advises users to check with certified experts before taking any investment decisions.

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