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Best health plans for you



How do you buy a health insurance plan? If you settle with the plan your agent sells or are happy knowing you have bought the cheapest plan, there is a bit of unlearning and a lot of learning in store for you. To give you a ready comparison, we designed Mint SecureNow Mediclaim Ratings (MSMR). The full ratings

can be seen here: <http://www.livemint.com/mediratings>. For family floater plans, there are two sum insureds (Rs 10 lakh and Rs 20 lakh) and three age categories—eldest insured is 35, 45 or 65 years old. For individual plans, the sum assured are Rs 5 lakh, Rs 10 lakh and Rs 20 lakh. The ages are 35, 45, 65 and 70 years..

By Deepti Bhaskaran

For a sum assured of Rs10 lakh

For a sum assured of Rs10 lakh			SCORE										Total	Rating
Insurer	Product name	Premium (Rs; including 15% service tax)	Premium	Room sub-limits	Co-pay	Disease-wise capping	No claim bonus	Disease-wise waiting period	Pre-existing disease exclusion	Claims settled	Claims outstanding for over 6 months	No. of claim complaints per 10,000 claims		
Family floater for 2 adults; eldest person is 65 years old.														
Apollo Munich Health	Optima Restore	55,326	14%	3%	3%	6%	0%	8%	8%	5%	5%	72%	A	A
Iffco Tokio General	Family Health Protector(FHP)	31,411	14%	3%	3%	0%	0%	4%	8%	5%	5%	70%	A	A
Liberty Videocon General	Health Connect-Basic	49,176	14%	3%	3%	0%	0%	4%	15%	0%	3%	70%	A	A
Religare Health	Care	36,831	14%	0%	3%	0%	0%	4%	8%	5%	5%	68%	A	A
Cigna TTK Health	Pro Health Protect	50,634	14%	0%	3%	0%	0%	4%	8%	5%	5%	68%	A	A
Max Bupa Health	Health Companion- Family Floater	53,361	14%	3%	3%	6%	0%	8%	8%	5%	0%	67%	A	A
Star Health	Family Health Optima	39,020	14%	0%	3%	6%	0%	4%	0%	5%	5%	66%	A	A
Future Generali General	Health Suraksha Platinum	43,081	14%	3%	3%	0%	0%	4%	8%	5%	0%	65%	A	A
Cigna TTK Health	Pro Health Plus	53,797	14%	0%	3%	0%	0%	8%	8%	5%	5%	64%	B	A
ICICI Lombard General	Comprehensive Health Insurance	57,556	14%	3%	3%	0%	0%	11%	8%	5%	5%	63%	B	A
Reliance General	Health Gain	53,050	14%	0%	3%	6%	0%	8%	0%	3%	5%	60%	B	B
Royal Sundaram General	Lifeline Supreme	67,350	14%	3%	3%	6%	0%	8%	8%	0%	5%	60%	B	B
Universal Sampo General	Complete Health Care- Privilege	54,635	14%	3%	3%	0%	0%	8%	0%	5%	5%	59%	B	B
Apollo Munich Health	Easy Health Exclusive	60,560	14%	3%	3%	0%	0%	8%	8%	5%	5%	59%	B	B
Apollo Munich Health	Easy Health Premium	75,006	14%	3%	3%	0%	0%	8%	8%	5%	5%	59%	B	B
HDFC Ergo General	Health Surakhsa Silver	51,566	14%	3%	3%	0%	0%	4%	0%	5%	3%	53%	B	B
Bajaj Allianz General	Health Guard	55,189	14%	0%	3%	0%	0%	4%	0%	5%	5%	53%	B	B
HDFC Ergo General	Health Suraksha Regain- Silver	55,433	14%	3%	3%	0%	0%	4%	0%	5%	3%	53%	B	B
Max Bupa Health	Heartbeat- Family First Silver	50,482	0%	3%	3%	0%	0%	4%	8%	5%	0%	51%	B	B
Star Health	Star Comprehensive	65,861	14%	0%	3%	6%	0%	4%	0%	5%	5%	51%	B	B
United India	Family Medicare 2014	48,611	0%	0%	0%	0%	0%	4%	8%	0%	5%	46%	B	B
Future Generali General	Health Total - Vital Plan	79,346	14%	0%	3%	6%	0%	11%	8%	5%	0%	46%	B	B
HDFC Ergo General	Health Suraksha Regain- Gold	55,966	14%	3%	3%	0%	0%	4%	0%	5%	3%	45%	B	B
TATA-AIG General	Medi Prime	58,485	14%	3%	3%	0%	0%	4%	0%	3%	5%	45%	B	B
SBI General	Arogya Premier Policy	66,923	14%	3%	3%	0%	0%	4%	0%	5%	3%	45%	B	B
HDFC Ergo General	Medisure Prime	128,648	14%	3%	3%	0%	0%	11%	8%	5%	3%	45%	B	C
National Insurance	National Parivar Mediclaim Policy	39,650	0%	3%	3%	0%	0%	4%	0%	0%	5%	44%	C	C
Max Bupa Health	Heartbeat Gold	92,163	14%	3%	3%	0%	0%	11%	8%	5%	0%	43%	C	C
Max Bupa Health	Heartbeat-Family First Gold	78,732	14%	0%	3%	0%	0%	11%	8%	5%	0%	40%	C	C
Bajaj Allianz General	Health Care Supreme	85,544	14%	3%	3%	0%	0%	11%	0%	5%	5%	40%	C	C
Cholamandalam MS General	Enrich Healthline	86,006	14%	3%	3%	6%	0%	4%	0%	5%	3%	36%	C	C
New India Assurance	New India Floater Mediclaim	81,247	0%	3%	3%	0%	0%	4%	8%	3%	5%	24%	C	C
Cholamandalam MS General	Family Healthline - Advanced Plan	134,382	0%	3%	3%	0%	0%	4%	0%	5%	3%	16%	C	C

Weightage: Premium-30%; pre-existing exclusion-15%; room sub-limit-14%; no-claim bonus-5.5%; disease waiting period-5.5%; co-pay-2.5%; disease-wise capping-2.5%; claims settled-15%; percentage of claims pending for more than 6 months-5%; claim complaints/10,000 claims registered-5%. Scores are rounded off. Max Bupa Health Heartbeat-Family First Silver: Assumes individual cover of Rs1 lakh and a floater of Rs10 lakh. Max Bupa Health Heartbeat Family First-Gold: Assumes individual cover of Rs 1 lakh and a floater of Rs10 lakh. New India Assurance New India Floater Mediclaim: Rs8 lakh. Reliance General Health Gain: For Rs9 lakh

VIPUL SHARMA/MINT