

# 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	Diseasewise capping	No claim bonus	Diseasewise 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 and 2 children; eldest person is 45 years old.														
ICICI Lombard General	Comprehensive Health Insurance	20,013	30%	14%	3%	3%	0%	0%	11%	8%	5%	5%	78%	A
Royal Sundaram General	Lifeline Supreme	22,102	30%	14%	3%	3%	6%	0%	8%	8%	0%	5%	75%	A
Apollo Munich Health	Optima Restore	22,162	23%	14%	3%	3%	6%	0%	8%	8%	5%	5%	72%	A
Future Generali General	Health Total - Vital Plan	23,592	23%	14%	3%	3%	6%	0%	11%	8%	5%	0%	71%	A
Reliance General	Health Gain	20,118	30%	14%	3%	3%	6%	0%	8%	0%	3%	5%	70%	A
Religare Health	Care	20,699	30%	14%	3%	3%	0%	0%	4%	8%	5%	5%	70%	A
Star Health	Family Health Optima	20,182	30%	14%	3%	3%	6%	0%	4%	0%	5%	5%	68%	A
Universal Sampo General	Complete Health Care- Privilege	21,940	30%	14%	3%	3%	0%	0%	8%	0%	5%	5%	67%	A
Max Bupa Health	Health Companion- Family Floater	22,246	23%	14%	3%	3%	6%	0%	8%	8%	5%	0%	67%	A
Apollo Munich Health	Easy Health Exclusive	24,258	23%	14%	3%	3%	0%	0%	8%	8%	5%	5%	67%	A
Cigna TTK Health	Pro Health Protect	22,103	23%	14%	3%	3%	0%	0%	4%	8%	5%	5%	63%	B
TATA-AIG General	Medi Prime	20,732	30%	14%	3%	3%	0%	0%	4%	0%	3%	5%	60%	B
Cigna TTK Health	Pro Health Plus	25,691	15%	14%	3%	3%	0%	0%	8%	8%	5%	5%	59%	B
Apollo Munich Health	Easy Health Premium	30,044	15%	14%	3%	3%	0%	0%	8%	8%	5%	5%	59%	B
Iffco Tokio General	Family Health Protector(FHP)	26,511	15%	14%	3%	3%	0%	0%	4%	8%	5%	5%	55%	B
Liberty Videocon General	Health Connect-Basic	27,355	15%	14%	3%	3%	0%	0%	4%	15%	0%	3%	55%	B
New India Insurance	New India Floater Mediclaim	17,468	30%	0%	3%	3%	0%	0%	4%	8%	3%	5%	54%	B
HDFC Ergo General	Health Suraksha Silver	24,752	23%	14%	3%	3%	0%	0%	4%	0%	5%	3%	53%	B
Star Health	Star Comprehensive	27,048	15%	14%	3%	3%	6%	0%	4%	0%	5%	5%	53%	B
Oriental Insurance	Family Floater Gold	24,426	23%	0%	3%	3%	0%	0%	4%	8%	5%	5%	49%	B
Max Bupa Health	Heartbeat Gold	42,918	0%	14%	3%	3%	0%	6%	11%	8%	5%	0%	48%	B
Max Bupa Health	Heartbeat-Family First Gold	38,460	0%	14%	0%	3%	0%	6%	11%	8%	5%	0%	46%	B
HDFC Ergo General	Health Suraksha Regain- Silver	26,609	15%	14%	3%	3%	0%	0%	4%	0%	5%	3%	45%	B
HDFC Ergo General	Health Suraksha Regain- Gold	29,006	15%	14%	3%	3%	0%	0%	4%	0%	5%	3%	45%	B
HDFC Ergo General	Medisure Prime	43,667	0%	14%	3%	3%	0%	0%	11%	8%	5%	3%	45%	B
National Insurance	National Parivar Mediclaim Policy	21,391	30%	0%	3%	3%	0%	0%	4%	0%	0%	5%	44%	C
Max Bupa Health	Heartbeat- Family First Silver	25,382	15%	0%	3%	3%	0%	6%	4%	8%	5%	0%	42%	C
United India	Family Medicare 2014	22,943	23%	0%	3%	0%	0%	0%	4%	8%	0%	5%	41%	C
Bajaj Allianz General	Health Care Supreme	43,232	0%	14%	3%	3%	0%	0%	11%	0%	5%	5%	40%	C
Cholamandalam MS General	Enrich Healthline	48,077	0%	14%	3%	3%	6%	0%	4%	0%	5%	3%	36%	C
Future Generali General	Health Suraksha Platinum	34,354	0%	14%	3%	3%	0%	0%	4%	8%	5%	0%	35%	C
SBI General	Arogya Premier Policy	34,846	0%	14%	3%	3%	0%	0%	4%	0%	5%	3%	30%	C
Bajaj Allianz General	Health Guard	32,780	0%	14%	0%	3%	0%	0%	4%	0%	5%	5%	30%	C
Cholamandalam MS General	Family Healthline - Advanced Plan	47,571	0%	0%	3%	3%	0%	0%	4%	0%	5%	3%	16%	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. Oriental Insurance Family Floater Gold: Assumes two people in 40 to 45 years band and 2 children. Max Bupa Health Heartbeat Family First-Gold: Assumes individual cover of Rs1 lakh and a floater of Rs10 lakh Reliance General Health Gain: For Rs9 lakh. New India Assurance New India Floater Mediclaim: Rs8 lakh.