

# 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/mintmediratings2017>. For family floater plans, there are three sum insureds (Rs 10 lakh, Rs20 lakh and Rs50 lakh) and two age categories—eldest insured is 35 and 45 years old. For individual plans, the sum assured are Rs10 lakh, Rs20 lakh and Rs50 lakh. The ages are 35, 45, 60 and 75 years. **By Deepthi Bhaskaran**

## For a sum assured of Rs20 lakh

Insurer	Product name	Premium (Rs; including 18% GST)	Avg. premium across age bands (Rs; including 18% GST)	SCORE										Total	Rating
				Premium	Pre-existing disease exclusion	Limit on room rent	No claim bonus	OPD benefit	Inbuilt critical illness	Wellness programme	Restore benefit	Claims settlement	Claim complaints		
<b>Individual plans for a 45-year-old</b>															
ICICI Lombard	Complete Health Insurance	12,405	22,309	35%	11%	15%	4%	0%	0%	3%	3%	0%	5%	75%	A
Cigna TTK Health	ProHealth Insurance - Accumulate	17,653	26,485	35%	4%	15%	5%	0%	0%	3%	3%	8%	0%	71%	A
Apollo Munich Health	Optima Restore	17,875	31,278	26%	8%	15%	5%	0%	0%	3%	3%	8%	5%	71%	A
Religare Health	Care	14,190	21,872	35%	4%	15%	4%	0%	0%	0%	3%	8%	3%	70%	A
Apollo Munich Health	Easy Health Exclusive	17,391	30,430	26%	8%	15%	5%	0%	0%	3%	0%	8%	5%	69%	A
Max Bupa Health	Health Companion	19,674	30,773	26%	8%	15%	5%	0%	0%	0%	3%	8%	3%	66%	A
HDFC Ergo General	Health Suraksha Regain Silver with ECB	15,897	25,689	35%	4%	15%	5%	0%	0%	0%	3%	0%	3%	64%	B
Apollo Munich Health	Easy Health Premium	20,621	36,082	18%	8%	15%	5%	3%	0%	3%	0%	8%	5%	63%	B
Aditya Birla Health	Activ Health Enhanced	22,919	40,938	18%	8%	15%	5%	0%	0%	3%	3%	8%	5%	63%	B
Royal Sundaram General	Lifeline Supreme	15,234	28,229	26%	8%	15%	5%	0%	0%	0%	3%	0%	5%	61%	B
Future Generali	Health Total	19,892	31,910	18%	11%	15%	5%	0%	0%	0%	3%	8%	3%	61%	B
Kotak Mahindra General	Health Care	12,503	23,616	35%	4%	15%	4%	0%	0%	0%	0%	0%	3%	60%	B
HDFC Ergo General	Health Suraksha Silver	14,788	23,897	35%	4%	15%	4%	0%	0%	0%	0%	0%	3%	60%	B
Bajaj Allianz General	Health Guard	21,372	33,836	18%	8%	15%	5%	0%	0%	0%	3%	8%	5%	60%	B
Iffco Tokio General	Individual health protector	19,873	32,269	18%	8%	15%	4%	0%	0%	0%	3%	8%	5%	59%	B
Star Health	Star Comprehensive	19,058	30,132	26%	4%	15%	5%	3%	0%	0%	3%	0%	0%	55%	B
SBI General	Arogya Premier Policy	18,359	29,055	26%	4%	15%	4%	0%	0%	0%	3%	0%	3%	54%	B
Reliance General	Reliance health gain	17,060	32,404	18%	8%	0%	5%	0%	3%	0%	3%	8%	5%	48%	B
New India Assurance	Premier Mediclaim	30,551	52,980	0%	8%	15%	0%	0%	3%	0%	3%	15%	5%	48%	B
Bajaj Allianz General	Health Care supreme	32,645	46,110	0%	11%	15%	4%	3%	0%	0%	3%	8%	5%	48%	B
Max Bupa Health	Heartbeat Individual Platinum	69,247	89,344	0%	11%	15%	5%	3%	0%	0%	0%	8%	3%	44%	C
Max Bupa Health	Heartbeat individual Gold	30,871	47,896	0%	11%	15%	5%	0%	0%	0%	0%	8%	3%	41%	C
Cholamandalam MS General	Enrich Healthline	38,925	58,903	0%	4%	15%	5%	0%	3%	0%	0%	0%	3%	29%	C
National Insurance	National Mediclaim Plus Policy	53,161	67,223	0%	8%	0%	4%	0%	0%	0%	0%	0%	5%	16%	C

The criteria scores may not total to a 100 because of rounding off the decimals. **GST of 18% included.** Reliance Health Gain: Sum assured of Rs18 lakh considered as exact matches were not available. New India Assurance Premier Mediclaim Plus: Sum assured of Rs15 lakh considered. There is a Rs25 lakh sum assured product also available with similar ratings. Cigna TTK Health Insurance: Only ProHealth Accumulate considered and not variants that provide a different sum assured or where options need to be added to get to the sum assured. Iffco Tokio: Sum assured of Rs16 lakh considered as Rs20 lakh option not available. The insurer also has a Rs25-lakh sum assured. Weightage: Premium-35%; pre-existing exclusion-15%; room sub-limit-15%; no-claim bonus-5%; wellness-2.5%; OPD-2.5%; critical illness-2.5%; restore-2.5%; claims settled-15%; Claim complaints per 10,000 claims registered-5%.

# 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/mintmediratings2017>. For family floater plans, there are three sum insureds (Rs 10 lakh, Rs20 lakh and Rs50 lakh) and two age categories—eldest insured is 30 and 45 years old. For individual plans, the sum assured are Rs10 lakh, Rs20 lakh and Rs50 lakh. The ages are 30, 45, 60 and 75 years. **By Deepti Bhaskaran**

For a sum assured of Rs20 lakh

Insurer	Product name	Premium (Rs; including 18% GST)	Avg. premium across age bands (Rs; including 18% GST)	SCORE										Total	Rating
				Premium	Pre-existing disease exclusion	Limit on room rent	No claim bonus	OPD benefit	Inbuilt critical illness	Wellness programme	Restore benefit	Claims settlement	Claim complaints		
<b>Individual plans for a 60-year-old</b>															
ICICI Lombard	Complete Health Insurance	32,213	32,213	35%	11%	15%	4%	0%	0%	3%	3%	0%	5%	75%	A
Cigna TTK Health	ProHealth Insurance - Accumulate	35,318	35,318	35%	4%	15%	5%	0%	0%	3%	3%	8%	0%	71%	A
Religare Health	Care	29,553	29,553	35%	4%	15%	4%	0%	0%	0%	3%	8%	3%	70%	A
Future Generali	Health Total	43,929	43,929	26%	11%	15%	5%	0%	0%	0%	3%	8%	3%	70%	A
Apollo Munich Health	Easy Health Exclusive	43,469	43,469	26%	8%	15%	5%	0%	0%	3%	0%	8%	5%	69%	A
Max Bupa Health	Health Companion	41,872	41,872	26%	8%	15%	5%	0%	0%	0%	3%	8%	3%	66%	A
HDFC Ergo General	Health Suraksha Regain Silver - ECB	35,481	35,481	35%	4%	15%	5%	0%	0%	0%	3%	0%	3%	64%	B
Apollo Munich Health	Optima Restore	44,680	44,680	18%	8%	15%	5%	0%	0%	3%	3%	8%	5%	63%	B
Apollo Munich Health	Easy Health Premium	51,542	51,542	18%	8%	15%	5%	3%	0%	3%	0%	8%	5%	63%	B
Aditya Birla Health	Activ Health Enhanced	58,957	58,957	18%	8%	15%	5%	0%	0%	3%	3%	8%	5%	63%	B
Royal Sundaram General	Lifeline Supreme	41,223	41,223	26%	8%	15%	5%	0%	0%	0%	3%	0%	5%	61%	B
HDFC Ergo General	Health Suraksha Silver	33,006	33,006	35%	4%	15%	4%	0%	0%	0%	0%	0%	3%	60%	B
Kotak Mahindra General	Health Care	34,730	34,730	35%	4%	15%	4%	0%	0%	0%	0%	0%	3%	60%	B
Bajaj Allianz General	Health Guard	46,300	46,300	18%	8%	15%	5%	0%	0%	0%	3%	8%	5%	60%	B
Iffco Tokio General	Individual health protector	44,665	44,665	18%	8%	15%	4%	0%	0%	0%	3%	8%	5%	59%	B
Star Health	Star Comprehensive	41,206	41,206	26%	4%	15%	5%	3%	0%	0%	3%	0%	0%	55%	B
SBI General	Arogya Premier Policy	39,752	39,752	26%	4%	15%	4%	0%	0%	0%	3%	0%	3%	54%	B
Reliance General	Reliance health gain	47,748	47,748	18%	8%	0%	5%	0%	3%	0%	3%	8%	5%	48%	B
Bajaj Allianz General	Health Care supreme	59,576	59,576	0%	11%	15%	4%	3%	0%	0%	3%	8%	5%	48%	B
New India Assurance	Premier Mediclaim	75,409	75,409	0%	8%	15%	0%	0%	3%	0%	3%	15%	5%	48%	B
Max Bupa Health	Heartbeat Individual Platinum	1,09,442	1,09,442	0%	11%	15%	5%	3%	0%	0%	0%	8%	3%	44%	C
Max Bupa Health	Heartbeat Individual Gold	64,921	64,921	0%	11%	15%	5%	0%	0%	0%	0%	8%	3%	41%	C
Cholamandalam MS General	Enrich Healthline	78,880	78,880	0%	4%	15%	5%	0%	3%	0%	0%	0%	3%	29%	C
National Insurance	National Mediclaim Plus Policy	81,284	81,284	0%	8%	0%	4%	0%	0%	0%	0%	0%	5%	16%	C

The criteria scores may not total to a 100 because of rounding off the decimals. **GST of 18% included.** Reliance Health Gain: Sum assured of Rs18 lakh considered as exact matches were not available. New India Assurance Premier Mediclaim Plus: Sum assured of Rs15 lakh considered. There is a Rs25 lakh sum assured product also available with similar ratings. Cigna TTK Health Insurance: Only ProHealth Accumulate considered and not variants that provide a different sum assured or where options need to be added to get to the sum assured. Iffco Tokio: Sum assured of Rs16 lakh considered as Rs20 lakh option not available. The insurer also has a Rs25-lakh sum assured. Weightage: Premium-35%; pre-existing exclusion-15%; room sub-limit-15%; no-claim bonus-5%; wellness-2.5%; OPD-2.5%; critical illness-2.5%; restore-2.5%; claims settled-15%; Claim complaints per 10,000 claims registered-5%.