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● YOUR QUERIES

DR AASHISH CHAUDHRY



Claiming insurance for small procedures can lead to higher premium, loss of no claim bonus



● **Is it advisable to use insurance cover for small medical procedures?**

– Rahul Hegde

Medical insurance is just like any other insurance. The claimant should use the policy when treatment costs are extremely high and unaffordable. Patients tend to use the policy for small treatments, but end up paying higher premium the following year, also missing on 'No Claim' bonus.

● **Can a hospital refuse a patient if he is unable to show his insurance card immediately at the time of admission?**

– Krishna Bajoria

Hospitals cannot refuse treatment to any patient. Often there are poly-trauma cases, when the patient is unconscious, and not in a state to produce an insurance card or any identification. Treatment will always come first, and financials/insurance procedure can be followed later.

● **Is it better to get cashless facility in hospitals?**

– Mitul Arora

Cashless facility for treatment is always better. Hospitals can treat patients with best possible medicines, procedures, doctors and equipment. They don't have to compromise on anything due to want of money. Similarly, from patient's perspective, they can go for treatment at a good hospital without worrying too much about the financials. But the cashless facility may be misused which needs to be watched.

● **Do hospitals offer ayurvedic treatment with insurance cover?**

– Rohit Kotecha

No, insurance does not cover ayurvedic treatment as it is usually not very expensive. Ayurved and other traditional medicines may be covered by insurance companies in future depending upon quality and affordability factor.

The writer is managing director, Aakash Healthcare. Send your queries to fepersonalfinance@expressindia.com