

Newborns may get better health insurance benefits

Regulatory Body Defines Newborn As Baby Aged Up To 90 Days

Sunitha.Rao@timesgroup.com

Bengaluru: In a move that increases hope for newborns battling for life in neonatal ICUs, the Insurance Regulatory and Development Authority of India (IRDA) has defined a newborn as a “baby born during the policy period and aged up to 90 days”. It has communicated the definition to the Newborn Medical Insurance Committee of National Neonatology Forum (NNF), which has been fighting for insurance coverage for newborns.

The IRDA move seems to be a blessing for parents who have to shell out anywhere between Rs 17,000 and Rs 25,000 a day to save their newborns placed on ventilators due to various complications. The regulator wrote to the committee in January 2018.

With an increase in the incidence of neonatal complications, paediatricians and neonatologists have been worrying about the lack of insurance cover for new-



MOOLAH MATTERS

- At present, parents have to spend **17,000-25,000** per day on newborns put on ventilators
- An insurance firm offers **₹1 lakh** cover for newborns but experts say it's not enough
- Most family health insurance schemes benefit newborns only after they're **90 days** old

borns. “Every newborn should be covered by medical insurance since birth. Parents should be educated and encouraged to take insurance cover for babies during antenatal visits. IRDA has defined ‘newborn’ following the NNF initiative. At present, seven companies provide medical insurance to newborns. It can be used as an effective tool to reduce the neonatal mortality rate,” said Dr Prashant S Urs, co-chairman, Newborn Medical Insurance Committee and a Bengaluru-based neonatologist.

Insurance schemes tailor-made for newborns covering all minor and major disorders are yet to be a reality. Until then, expecting parents can rely on family floater and maternity plans that mention newborn care. In the absence of a definition of ‘newborn’ by IRDA, insurance schemes that mention newborn coverage were restricting it to vaccinations in the first 90 days of the child’s birth. According to Dr Urs, infants were being extended benefits of family health insurance schemes only after they were 90 days old.

One insurance company, as part of its maternity section, offers Rs 1 lakh cover for newborns but neonatologists say the amount is too small when the child is in the neonatal ICU (NICU).