

Role of Newborn Health Insurance in reducing the NMR

Health Insurance addresses a major area of public concern. Access to health insurance is limited in our country. Especially in relation to newborn health insurance there is no clarity or accessibility to such insurance for general public.

According to WHO, Globally prematurity is the leading cause of death in children under the age of five. In almost all countries with reliable data, preterm birth rates are increasing. Inequalities in survival rates around the world are stark. In Low income countries 12% of babies are born too early compared with 9% in higher-income countries. Amongst the 10 countries with the greatest number of preterm births India stands first with 3, 519 100 preterm births. More than three-quarters of these premature babies can be saved with feasible, cost-effective care. Availability of insurance cover for these infants would be a major relief and will improve the accessibility of health care for Newborns both in Private and public-sector hospitals.

There are various health insurance policies available in India. Most of them do not cover newborns from day one of birth. Most of them are available only after the child is at least 90 days old, as most insurance companies are not ready to take the risk to cover a child below 90 days because the risk may be too high. In 2011, our research showed that only three insurance companies in India are covering the newborn child from day one of birth. They are also associated with several conditions and terms. It has also been noticed that there is a biased approach to newborn medical insurance. **Though the newborns are covered by insurance from date of birth when the parents are availing corporate insurance the same terms do not apply to non-corporate insurance. There is no reason for this existing bias.**

The NNFI took the initiative to fight against the bias and formed a “Newborn medical insurance committee”.

The Committee started its advocacy by bringing the awareness to the government regarding the existing deficiency and bias in Newborn medical insurance and also its importance in helping to reduce the Neonatal mortality rate. The efforts have been continued for last four years. **Finally, we are pleased to inform that IRDA (Insurance regulatory authority of India) has recognized and defined the newborn period.** This is a major achievement as it will pave the way for future of “Newborn Medical Insurance “. Currently around seven companies have started to offer the insurance. Parents should be educated and encouraged to subscribe for the insurance during the antenatal period itself.

Introduction and accessibility of medical insurance for every newborn citizen in the country will have a major impact in reducing the Neonatal mortality rate.

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