

# Base Health Insurance Policy

## What is a Base Health Insurance Policy?

A **Base Health Insurance Policy** is the primary health insurance plan that provides essential medical coverage for hospitalization and related healthcare expenses. It is the **foundation of your health insurance**, covering major costs such as surgeries, treatments, hospital stays, and medical emergencies.

This core policy can later be enhanced with add-ons, riders, or top-up plans.

Health insurance in India operates under regulations issued by the **Insurance Regulatory and Development Authority of India (IRDAI)**.

## Simple Example

Amit purchases a base health insurance policy with a **₹5 lakh sum insured**.

After two years, he undergoes gallbladder surgery costing **₹2 lakh**.

His insurer pays for:

- Hospital room charges
- Surgeon and doctor fees
- Operation theatre charges
- Medicines and diagnostic tests

Amit only pays small non-covered expenses. The major hospital bill is covered by the base policy.

## Why is a Base Health Insurance Policy Important?

### Financial Protection

Medical emergencies can be expensive. A base policy protects savings from large hospital bills.

## **Starting Point of Health Coverage**

It is the first and most important step in building comprehensive health protection.

## **Access to Quality Treatment**

Enables treatment in better hospitals without worrying about costs.

## **Long-Term Security**

Provides lifelong renewal and continuous medical protection.

## **How Does a Base Health Insurance Policy Work?**

The policy becomes active when the insured person is hospitalized due to illness or accident.

It generally covers:

- In-patient hospitalization expenses
- Pre-hospitalization medical costs
- Post-hospitalization recovery expenses
- Daycare procedures (no 24-hour stay required)
- Emergency ambulance services

Claims can be made through:

- Cashless treatment at network hospitals
- Reimbursement at non-network hospitals

## **What Does a Base Health Insurance Policy Cover?**

### **Hospitalization Costs**

Room rent, ICU, surgery, medicines, nursing, and doctor charges.

## **Pre & Post Hospitalization**

Expenses before admission and after discharge (within policy limits).

## **Daycare Treatments**

Procedures like cataract surgery, dialysis, chemotherapy, etc.

## **Emergency Ambulance**

Transport during medical emergencies.

## **AYUSH Treatment (in many policies)**

Coverage for traditional treatments if policy includes it.

## **What is Usually Not Covered?**

- Cosmetic or aesthetic procedures
- Dental treatment (unless accident-related)
- Self-inflicted injuries
- Experimental or unproven treatments
- Pre-existing diseases during waiting period

## **Key Features of a Base Health Insurance Policy**

### **Sum Insured**

Maximum claim amount per year (₹3L, ₹5L, ₹10L, etc.).

### **Waiting Period**

Pre-existing diseases usually covered after 2–4 years.

### **Network Hospitals**

Access to cashless treatment at empanelled hospitals.

## Premium

Annual payment to keep the policy active.

## Lifetime Renewability

Most plans can be renewed for life.

## Base Policy vs Top-Up Policy

Feature	Base Health Policy	Top-Up Policy
Purpose	Primary coverage	Extra coverage above threshold
Mandatory	Yes	Optional
Claim Activation	From first rupee (as per policy)	After deductible is crossed
Example	₹5 lakh base plan	₹10 lakh top-up after ₹5 lakh

## Who Should Buy a Base Health Insurance Policy?

- Young professionals starting careers
- Families needing medical security
- Senior citizens (with suitable plans)
- Self-employed individuals without employer coverage
- Anyone seeking financial protection against medical emergencies

## Legal / Policy Aspects

As per IRDAI health insurance guidelines:

- Coverage and exclusions must be clearly defined.
- Policies must be renewable and transparent.
- Claims require:
  - Hospital bills and receipts
  - Discharge summary
  - Doctor prescriptions

- Diagnostic reports

## Common Mistakes to Avoid

- Choosing low sum insured to save premium
- Ignoring waiting periods
- Not checking network hospital list
- Hiding medical history during purchase
- Missing policy renewal

## Final Word

A **Base Health Insurance Policy** is the cornerstone of financial health protection. It ensures that medical emergencies do not become financial crises. Choosing adequate coverage and maintaining the policy regularly helps create a strong healthcare safety net for you and your family.