

LESS THAN 1% of our senior citizens have health insurance.

Getting one's parents insured is important, now more than ever.

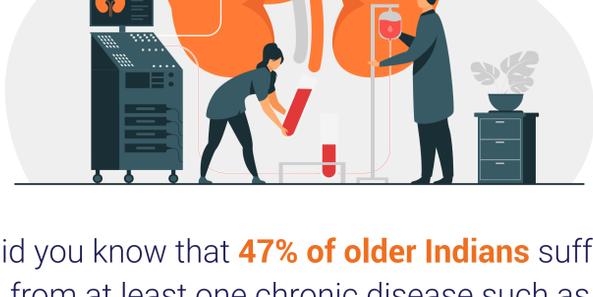


According to Population Census 2011 there are **nearly 104 million** elderly persons (aged 60 years+) in India.

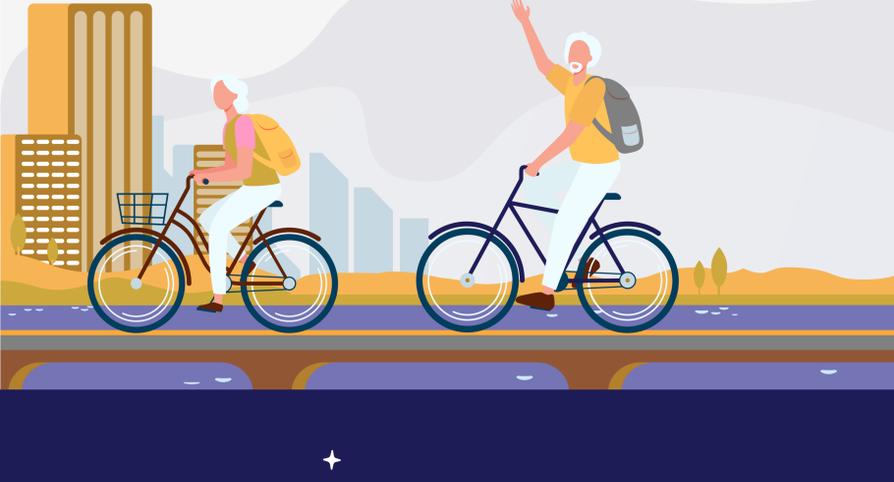
The United Nations Population Fund suggests that this number is expected to grow to **173 million by 2026.**



Did you know that **47% of older Indians** suffer from at least one chronic disease such as diabetes, depression, arthritis, angina, or asthma?

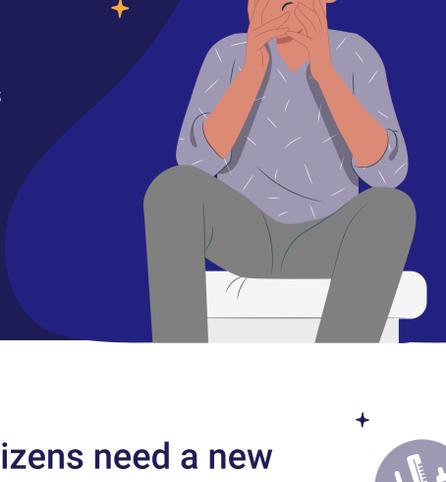


There is a need for a pragmatic shift in the way our elderly citizens lead their lives.



According to a study conducted by Aditya Birla Insurance, **42% of senior citizens** feel **insecure about their financial matters.**

This makes it important for you as caring and responsible children to purchase a separate senior citizen health insurance plan.



Why do senior citizens need a new health insurance?

Annual premium for a cover of ₹10 Lakh



The annual premium for a health cover keeps increasing with age.

You need to calculate the expected premium 10 or 15 years from now in addition to studying policy features and current premium.

Senior Citizen Health Insurance is a medical insurance policy that offers medical coverage to individuals between the age group of 60 and 75 years.

Let's take a closer look at some benefits of senior citizen's health insurance:

- Hospitalization expenses
- Cashless hospitalization
- Daycare costs
- Coverage of pre-existing diseases
- Tax benefits
- Pre and post hospitalization charges

Here are a few things you should keep in mind while making your pick:

Pick plans with copay even if they are slightly more costly.

Choose rooms that don't have a room-rent limit.

A plan with a lesser waiting period is more suitable for pre-existing diseases.

Inclusion of OPD for regular medication.

Pre and post coverage since it supports the fragile nature of their health.

Take a crucial step to provide financial security for your loved ones and enjoy the benefits of excellent insurance cover with these senior citizen's health insurance plans today. Here are our top picks for you:

- Star Health Comprehensive Insurance Plan
- Care Joy Tomorrow Maternity Insurance
- Max Bupa Health Insurance
- HDFC ERGO Health Insurance
- Tata AIG Medicare Health Insurance

Healthcare continues to remain a **crucial lifeline for elderly citizens** who need healthcare as they age.

Be their strongest support system.

Get insured with IIFL

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