

Ayurveda, unani treatments under mediclaim umbrella

Till some time back, health insurance policies used to cover only allopathy treatment while ayurveda, homeopathy, naturopathy and unani treatments were left out of the ambit. Despite having a comprehensive health insurance plan in place, individuals who preferred such systems had to pay out of their own pockets.

These policyholders can now breathe easy as some insurance companies have started including such alternative forms of treatment under their cover, especially ayurveda. "Ayurveda being the most prevalent of the alternate systems, we have designed a product to cover treatments under ayurvedic hospitalization," says S S Gopalarathnam, managing director, **Cholamandalam MS General Insurance**.

While some insurers only offer it under their group policies, others have started offering the facility to individual health insurance seekers. PSU insurer New India Assurance and standalone health insurance provider Star Health and Allied Insurance are other insurance companies that have started covering ayurvedic treatments under individual policies. ICICI Lombard General Insurance covers it under government scheme and Future Generali Insurance offers it to corporate group insurance buyers from which employees of the covered company can benefit.