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RNI No.TNBIL/2021/81709
Daily Morning Newspaper
The Truth

RS Polyclinic

Beyond the Claim: Why Your Health Insurance Is Useful Before You Need a Hospital

Chennai, 28 Oct 2026: For a lot of people, health insu rance only comes to mind once something has already gone wrong, whether it is a hospital admission, a surgery, a sudden diagnosis or a hefty medical bill. That is the moment the policy papers are pulled out and the insurer gets a call.

If this is the only time you pay attention to your cover, though, you could be overlook ing benefits that are useful well before any such event.

At its core, health insurance continues to be about financial protection when medical treatment is needed. That remains unchanged. The difference today is that many policies may also offer services that can be used even when there is no hospital stay or claim involved.

Depending on the policy you hold, these could include annual health check-ups, tele consultations, wellness programmes, fitness-linked benefits or support for those managing chronic conditions. Not all policies carry every one of these, and the terms vary. But where such benefits exist, they give policyholders one more reason to engage with their cover through the year, and not just in an emer gency.

The first step is a simple one: understand what your policy actually provides.

At the time of purchase, it is natural for most buyers to concentrate on the premium, the sum insured and the hospital network. Preventive and wellness benefits often get much less attention. After the policy has been bought, it is worth going back to it to see what is on offer, how frequently it can be used and whether any conditions apply.

Consider the annual health check-up. A benefit that is never used delivers little value. A teleconsultation can be handy when you need medical advice but may not need to go to a hospital. People living with diabetes or hypertension may also benefit from regular monitor ing or health-manage ment support to keep track of their condition.

Technology has made some of these services easier to reach.

Through mobile apps and digital healthcare platforms, consumers may be able to book consultations, access health assessments, get reminders or use well ness services without leaving home.

This convenience can make a real diffe rence for a working professional or a family balancing several responsibilities. At the same time, one should not assume that every service shown on an app automatically forms part of the insurance cover. Consumers still need to know what their specific policy includes.

It is also worth taking a fresh look at your policy every so often.