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Beyond the Claim: Why Your Health Insurance Is Useful Before You Need a HospitalBy Krishnan Ramachandran, Member of the Executive Committee, GI Council and MD & CEO at Niva Bupa

CHENNAI – 14 Nov, 2026: For a lot of people, health insurance 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 overlooking 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, teleconsultations, 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 emergency.

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 monitoring or health-management 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 wellness services without leaving home.

This convenience can make a real difference 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.

A plan that was right for you several years ago may not fit as well today, because your circumstances may have changed. You may be older, your family may have grown, or your health needs may be different. Existing medical conditions and lifestyle habits can change too.

A periodic review answers one straightforward question: is my current cover still right for me?

This is where the preventive aspect of health insurance comes in. Lifestyle-related health risks are getting much greater attention now, and many conditions benefit from early detection or management. Regular check-ups, timely

consultations and closer monitoring of an existing condition may help people stay more alert to changes in their health, instead of waiting until a problem gets more serious.

Insurance can help with this, but the policyholder has a part to play as well.

Purchasing the policy should not mark the last point of contact until a claim comes up. Consumers can review the benefits on offer, make use of the ones relevant to them and check whether their cover continues to meet their needs.

All of this takes nothing away from the fundamental role of health insurance. Sufficient financial protection against medical costs continues to be the foundation. Preventive and wellness services are an extra layer on top of it and should not be mistaken for a replacement for adequate cover.

Viewed this way, the shift from protection towards prevention is not especially complex. It just means engaging more closely with your health insurance before you are faced with a hospital bill.

If your policy includes a health check-up, think about using it. If it offers consultations or support for managing an existing condition, find out how those services work. And every few years, ask yourself whether the cover you chose earlier still matches your healthcare needs today.

Health insurance delivers the most value when people know what they have bought and understand when and how to use it. Financial protection will continue to be its main purpose, but for many consumers, the relationship with their insurer does not have to start at the hospital.