Health Insurance

Protect your savings from hospital bills, the cover every family needs first.

Cashless hospitalisation cover | Premium deductible under 80D

In brief

Suits	Every family; a hospital bill is the most common reason savings get used up.
You get	Hospital, day-care, pre- and post-hospital costs, usually cashless at network hospitals.
Your money	Yearly premium, GST-free since September 2025; a base plan plus a super top-up gives large cover at lower cost.
Tax	Premium deductible (80D, now section 126) only in the old regime.
Watch for	Room-rent limits and co-payment; existing illnesses are covered after at most 3 years.

Key facts

What it covers	Hospitalisation, day-care, pre/post-hospital expenses
Cover needed	Often ₹10–25 lakh in metros (a base plan + super top-up)
Watch for	Room-rent limits, co-pay, sub-limits, waiting periods
PED	Pre-existing diseases covered after at most 3 years (IRDAI cap); premiums GST-free since Sep 2025
Tax	Premium deductible under section 126 (earlier 80D) (old regime)

What's new

Sep 2025 Individual and family-floater health premiums have carried no GST since 22 September 2025 (18% earlier).

Apr 2024 IRDAI capped the waiting period for pre-existing diseases at 3 years, cut the moratorium to 5 years and removed the age-65 entry limit.

> The full guide answers 11 questions on Health Cover, from eligibility to tax and withdrawals: merasip.com/guides/health-insurance. To talk it through, WhatsApp 60039 03737.

Sources: Outlook Money: zero GST on individual health and life insurance; Cafemutual on IRDAI health rules.

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