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# SAVING MONEY THROUGH HOSP

*Loyalty programmes, with various discounts and waivers, are on offer by many groups*

TINESH BHASIN

**W**ith the cost of healthcare rising, medical insurance is fast becoming a necessity. Financial planners say a family of six needs to spend Rs 3,000-5,000 per month on an average on health-related issues.

Besides insurance companies, hospitals are trying to tap this market. Established chains like Apollo, Max and Fortis are offering loyalty programmes for customers. The cost in most cases is between Rs 500 and 3,500, depending on the tenure and the scheme.

Brijesh Dalmia, a certified financial planner, enrolled for a medical programme with one of Apollo's hospitals in Kolkata that provides discounts on medical expenses. "The essential benefit is that standardised services are offered at a discount," said Dalmia.

Fortis Healthcare runs a programme called Golden Age Club for those above 60 years of age. The hospital offers a separate assistance desk for elderly members, besides priority admission. The benefits on the club card include a 10 per cent dis-

## CARD CARE

**APOLLO HOSPITAL**  
(Bangalore): Rs 500

- 15-20 per cent discounts on OPD and diagnostics, 15 per cent on health check-up, free dental check-up, 6 per cent on medicines, 10-15 per cent on room rent

**FORTIS HEALTHCARE\***  
(All network hospitals): FREE

- 10 per cent discount on OPD and diagnostics, free ambulance for pick up and drop, priority admission and exclusive assistance

\*For senior citizens only

**MAX HEALTHCARE INSTITUTE**  
(New Delhi): FREE

- 10-20 per cent discount on OPD, hospitalisation and diagnostics, 5 per cent on medicines

**INDUS HEALTH PLUS**  
(10 cities): Rs 3,500 or Rs 900

- 15-40 per cent discount on OPD, diagnostics, MRI scan and CT scan, 10-20 per cent discount on hospitalisation and 10 per cent on pharma

Source: Service providers



count on treatment, diagnostic services, outpatient department (OPD) and on room rentals. And, free ambulance services.

"This age group needs frequent check-ups and diagnosis. It is also prone to chronic ailments, requiring admissions quite often. We have designed the programme so that they can save cost," said Ranjana Smetacek, director, marketing, Fortis Healthcare.

Apollo Hospital in Bangalore has a Healthy Citizen's Club for all age groups, starting from eight years. The hospital has divided the membership into three categories, depending on the age. A gold card is for those who are 55 years and above. Between 18 and 54 years, a person can opt for a silver card; a Gen Next card is for those between the

age of eight and 17 years.

All members get six per cent discount on medicines purchased from Apollo pharmacies, 15 per cent on room rents, 15 per cent on regular check-ups and 10 per cent on ophthalmology consultations. Depending on the age group, the hospital offers some special discounts and free coupons. For example, the elderly get five per cent more dis-

counts on OPD and diagnostics compared to the other two age groups. They also get 10 per cent discount on the Apollo Senior Citizens Health Check Package, a free monthly blood pressure check, free dental check and free electrocardiography (ECG) coupons. For the eight to 17 years group, the discount for dental procedures is 20 per cent.