

FINOLOGY

# BEST HEALTH INSURANCE

# 2026



After the GST reforms, we have been getting a lot of calls, emails, messages and even comments to bring 2026's health insurance recommendation.

So, keeping all these requests in mind, here is Finology's Best Health Insurance recommendation for 2026.

In this year's edition, we will shortlist the top 3 health insurers from 31 companies, and then pick the best health policy from each of them.

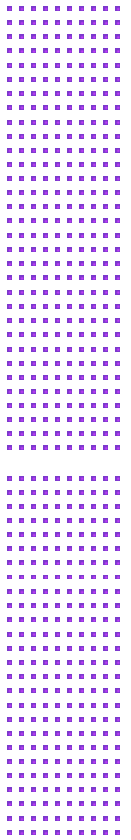
## **Our Selection Criteria**

We evaluated 31 health insurers in India, applying both quantitative and qualitative filters.

## **Quantitative Filters**

### **1. Claim Settlement Ratio (CSR)**

- CSR indicates how many claims an insurer settles out of every 100 received.
- The Industry average CSR was ~91%.
- Only companies with a 4-year average CSR above 95% were shortlisted.



## 2. Incurred Claims Ratio (ICR)

If an insurer collects ₹100 crore in premiums and pays ₹80 crore in claims to policyholders, the ICR would be 80%.

Why this?

- ICR > 100%: Paying more in claims than earned means it's losing money & it is financially unsustainable.
- ICR < 60%: Paying too little. rejecting too many or making it hard for customers to get their money back.

The Industry average ICR (4 yrs) was ~83%

## 3. Complaints Ratio (per 10,000 policies)

- This shows how many customers out of every 10,000 raised a grievance against the insurer (direct measure of customer pain)
- The Industry average complaints ratio (3 yrs) stood at 27 per 10,000
- Only companies with a 4-year average complaints ratio below 20 per 10,000 were shortlisted.

## Qualitative Filters

### 1. Network Hospitals

- This metric shows how many hospitals offer cashless treatment for the given insurance policy
- Smaller districts have limited private hospitals, while metros like Mumbai or Delhi may have 100+.
- The Industry average network coverage stood at: ~9,400 hospitals (≈12 per district)
- We shortlisted companies with 10,000+ network hospitals, roughly 13 hospitals/district on average.

### 2. Health Insurance Policy Selection Criteria

From the shortlisted companies post all filterations, we selected Health Insurance policy only when criterion were fulfilled:

- It should have no disease-wise sublimit
- It should not have any room rent limit.
- It should not be a co-pay policy
- It should have restoration cover/benefit at least twice (for family floaters).

After doing all the filtration criterias, we arrived at 3 best insurance plans to opt for in 2026.

## Recommended Plans

### 1. HDFC ERGO Optima Secure – For Family Floater

#### Why HDFC ERGO Optima Secure deserves to be on top for family floaters?

- Starts with 2× coverage from Day 1 (Secure Benefit); if you take ₹15 lakh coverage, it automatically starts with ₹30 lakh, but for one time.
- Then increases +50% after 1 year and by +100% after 2 years (Plus Benefit).
- Restore Benefit brings your cover back to full regardless of multiple claims.
- These features mean your coverage evolves with your family's changing needs, making it a good option for the best family floater plan.
- Buyers who don't want to juggle multiple add-ons and those who are comfortable paying ~15–20% more for a smoother experience and fewer hidden clauses that can reject your claim.

### 2. Aditya Birla Activ One Max – For people with chronic diseases

#### Why is Aditya Birla Activ One MAX ideal for chronic disease patients?

- Through its Chronic Care Add-on (Paid), from Day 1, it covers major conditions like diabetes, hypertension, and COPD, and other serious conditions, avoiding the usual 3-year waiting period.
- Covers hospital consumables and non-medical items (PPE kits, gloves, and surgical instruments), which can form up to 30–40% of hospital bills in critical treatments.
- With coverage going up to ₹6 crore, it easily supports high-cost care such as dialysis, bypass surgery, or organ transplants
- Its Unlimited Reload feature restores your full cover every time you use it.
- Perfect for those willing to pay a little extra for a policy that genuinely helps manage chronic diseases, not just pay medical bills.

### 3. ACKO Platinum Health – for young, digitally savvy people

#### Why is ACKO Platinum Health a pick for a young, healthy, digitally-driven person?

**Not Ideal For:** Families with chronic or recurring illnesses, those who prefer human advisory support, or those expecting complex hospitalisation needs in the near future.

- Individuals in their 20s and 30s with active, low-risk lifestyles.
- The Inflation Protect Sum Insured feature automatically increases your coverage by 10% every year, whether or not you make a claim.
- Pre-existing diseases still come with a waiting period, determined by your medical test results and underwriting assessment.
- Offers Unlimited Restoration, but it can't be used for the same illness in the same policy year.
- For example, a second hospitalisation for a cardiac issue won't be covered under the restored amount.
- ACKO plans follow a D2C model, meaning there are no advisors. (lower premium), It also means no personalised assistance during claim settlement.

## Common Q&A about health insurance

**Q1: If my employer provides health insurance, do I still need a separate policy?**

**Ans:** Yes, absolutely. Especially if you're in your 30s and have a family.

- Limited coverage, Partial claims, Job-dependent:
- No flexibility: You can't customise or add extra protection options.

**Q2: Can I get health insurance if I have diabetes, hypertension, or have had a minor surgery recently?**

**Ans:** Yes, you can.


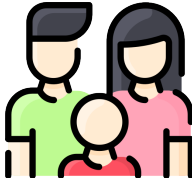

- Always disclose your complete medical history truthfully to avoid claim rejection later.
- Premiums may be slightly higher because of the additional risk.
- Many insurers now offer specialised plans for chronic conditions like diabetes or hypertension.

**Q3: What's the ideal health insurance coverage amount?**

**Ans:** Buying health insurance is important, but it's pointless if the coverage is inadequate.






- Most people get misled by their agents with low premiums instead of focusing on proper protection.
- The right sum insured depends on your age, health condition, city of residence, and family size.

Here's a simple guide:

Types of Plans	 Individual Health Insurance Plan	 Family Floater Health Insurance Plan	 Senior Citizen Health Insurance Plan
Tier-1 City	₹10 Lakh & Above	₹30 Lakh & Above	₹20 Lakh & Above
Tier-2 City	₹5-10 Lakh	₹20 Lakh & Above	₹15 Lakh & Above
Tier-3 City	₹5 Lakh	₹10 Lakh & Above	₹10 Lakh & Above

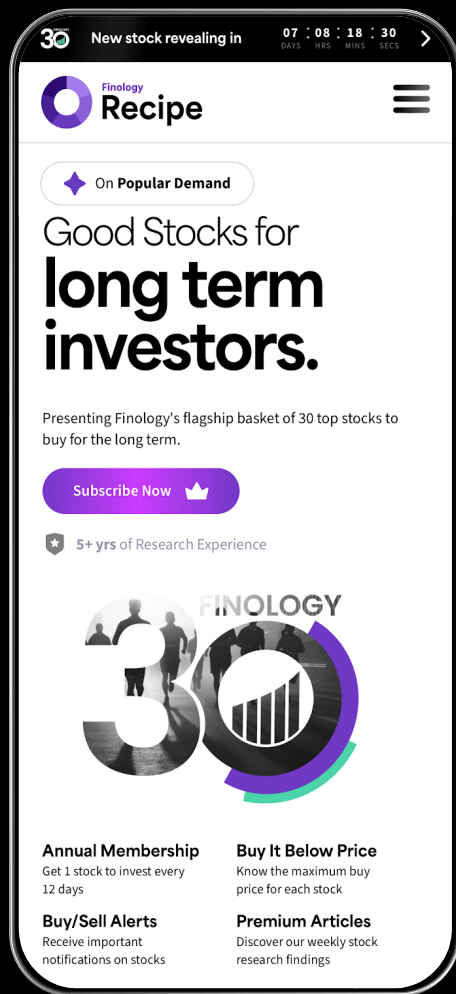
Life insurance isn't an investment product—its purpose is protection. For investment & better returns, investing in stocks makes sense, provided you aren't doing it just for the thrills!

If you are serious about your wealth creation, invest strictly for the long-term.

-  No portfolio circus
-  No unwanted risks
-  No frequent churns
-  No stocks for thrill
-  No get-rich-quick ideas

## Introducing, **Finology 30**

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The smartphone screen displays the Finology Recipe app interface. At the top, it shows a countdown timer for 'New stock revealing in 07 : 08 : 18 : 30'. Below the app logo, a badge indicates 'On Popular Demand'. The main headline reads 'Good Stocks for long term investors.' followed by a sub-headline: 'Presenting Finology's flagship basket of 30 top stocks to buy for the long term.' A prominent purple 'Subscribe Now' button with a crown icon is visible. Below this, it states '5+ yrs of Research Experience'. The central graphic features the '30' logo with a bar chart and the word 'FINOLOGY'. At the bottom, there are four key benefits listed: 'Annual Membership' (Get 1 stock to invest every 12 days), 'Buy It Below Price' (Know the maximum buy price for each stock), 'Buy/Sell Alerts' (Receive important notifications on stocks), and 'Premium Articles' (Discover our weekly stock research findings).

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