



SMART FINANCE FOR INDIA



2026 EDITION

Health Insurance *Comparison Guide*

Top 10 plans for Indian families – ranked & compared

10 PLANS · 9 INSURERS · ONEPAISA SCORE

SECTION 01 · THE SHORTLIST

Top 10 Health Insurance Plans — Side by Side

Ranked by OnePaisa Score · Coverage, claim settlement, pricing & network depth

#	PLAN / INSURER	COVER RANGE	PREMIUM*	CSR	NETWORK	ROOM RENT	CO-PAY	RESTORATION	SCORE
1	HDFC ERGO Optima Restore HDFC ERGO	₹5L - 1Cr	₹12,800	99.5%	13,000+	No Limit	No	100%	9.2 / 10
2	Care Supreme Care Health	₹5L - 50L	₹9,500	92.4%	11,500+	No Limit	No	100%	8.8 / 10
3	Star Comprehensive Star Health	₹5L - 1Cr	₹14,200	89.3%	14,000+	No Limit	No	100%	8.5 / 10
4	Niva Bupa Aspire Niva Bupa	₹5L - 50L	₹10,100	94.8%	10,000+	No Limit	No	Partial	8.3 / 10
5	ICICI Lombard Complete ICICI Lombard	₹5L - 50L	₹11,500	96.7%	6,500+	1 - 2% cap	No	100%	8.1 / 10
6	Tata AIG Medicare Premier Tata AIG	₹5L - 75L	₹10,900	96.1%	8,200+	No Limit	No	100%	8.0 / 10
7	Bajaj Allianz Health Guard Bajaj Allianz	₹5L - 50L	₹9,800	97.2%	7,400+	No Limit	No	50%	7.9 / 10
8	Aditya Birla Activ Health ABHI	₹5L - 50L	₹12,100	93.5%	9,800+	No Limit	No	100%	7.8 / 10
9	ManipalCigna ProHealth ManipalCigna	₹5L - 50L	₹11,800	95.2%	7,000+	No Limit	No	100%	7.7 / 10

■ Score 8.5+
 ■ Score 8.0+
 ■ Favourable term
 ■ Watch out

Premium · 30-yr-old · ₹5L base cover · CSR · IRDAI 2024-25

*Indicative annual premium for a 30-year-old individual on a ₹5L base cover. Actual premium varies with city, age, medical history and add-ons. Claim Settlement Ratio sourced from IRDAI 2024-25 disclosures.

SECTION 02 · DECODE THE JARGON

Understanding the Terms — What Each One Really Means

Eight definitions you must know before you compare any two health-insurance plans.

① Claim Settlement Ratio (CSR)

The percentage of claims an insurer actually pays out. Higher is better. **Target:**
> 95%

② Room Rent Limit

Some plans cap daily room charges (e.g. 1% of sum insured). **"No Limit"** is best — sub-limits can reduce a claim payout by **30–50%**.

③ Co-payment (Co-pay)

The percentage **you** must pay from every claim. A 10% co-pay on a ₹5L claim = ₹50,000 out of pocket. Avoid co-pay plans where possible.

④ Restoration Benefit

If your cover is exhausted in one claim, restoration refills it. **100% restoration** = full refill; partial = only a portion comes back.

⑤ Pre-existing Disease Waiting Period

The time you must wait before pre-existing conditions are covered. **2 years** (best) to **4 years** (worst).

⑥ Day Care Procedures

200+ procedures that no longer require 24-hour hospitalisation — cataract, chemotherapy, dialysis. These must be covered.

⑦ No Claim Bonus (NCB)

Your sum insured grows if you don't claim. Typically a **10–50% increase** per claim-free year, capped at 100–200% of base cover.

⑧ Network Hospital

Hospitals where you get cashless treatment. More is better — but check **your specific city**, not just the national count.

SECTION 03 · MATCH YOUR STAGE

Which Plan Is Right for You?

Six life stages, six recommended picks — based on cover depth, premium fit, and family structure.

YOUNG PROFESSIONAL · 25-35 · SINGLE

Affordable, no frills, solo cover

→ Care Supreme — ₹5L
Premium · ~₹9,500 / yr

Why. Low premium with respectable CSR. Best value for solo coverage when starting out.

COUPLE · NO KIDS

Floater for two lives

→ Niva Bupa Aspire — ₹10L Floater
Premium · ~₹14,000 / yr

Why. Strong floater structure and a competitive premium per life when shared between spouses.

FAMILY WITH KIDS · 2 + 2

Restoration matters most

→ HDFC ERGO Optima Restore — ₹10L
Premium · ~₹22,000 / yr

Why. 100% restoration. If one member's claim exhausts the cover, it refills completely for the rest of the year.

PARENTS · 55-70

Largest hospital network in India

→ Star Comprehensive — ₹5-10L
Premium · ~₹35K-55K / yr

Why. 14,000+ network hospitals — typically the strongest senior-citizen coverage in tier-2 / tier-3 cities.

HIGH NET WORTH

Maximum cover, no caps

→ HDFC ERGO Optima Restore — ₹50L-1Cr
Premium · scales with cover

Why. Highest cover band, no co-pay, no room-rent limit. Comprehensive at every dimension that matters.

BUDGET BUYER

Lowest premium, solid cover

→ Care Supreme — ₹5L
Premium · ~₹9,500 / yr

Why. 92%+ CSR with everything essential. No premium drag, no add-ons you won't use.

SECTION 04 · VERIFY BEFORE YOU SIGN

10-Point Buying Checklist

Tick every box before you swipe. Each clause below has caught millions of buyers off guard.

- | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><input type="checkbox"/> 01 Claim Settlement Ratio > 95%
A higher CSR means the insurer actually pays out more claims. Anything below 90% is a red flag.</p> <hr/> | <p><input type="checkbox"/> 02 Network hospitals in YOUR city
Don't just count the national total. Check the count in your city — and ideally your nearest neighbourhood.</p> <hr/> |
| <p><input type="checkbox"/> 03 No room-rent limit
Sub-limits silently slash claim payouts by 30–50%. "No Limit" plans avoid this entirely.</p> <hr/> | <p><input type="checkbox"/> 04 No co-payment clause
Co-pay = you pay 5–20% of every claim. Avoid unless the premium discount genuinely justifies it.</p> <hr/> |
| <p><input type="checkbox"/> 05 Restoration benefit = 100%
Cover refills fully if a single claim exhausts it. Partial restoration leaves the rest of the family exposed.</p> <hr/> | <p><input type="checkbox"/> 06 Pre-existing waiting ≤ 3 years
Some plans make you wait 4 years. Shorter waiting periods compound into much earlier protection.</p> <hr/> |
| <p><input type="checkbox"/> 07 Day-care procedures covered
200+ procedures are now done without 24-hour admission. The plan must list day-care explicitly.</p> <hr/> | <p><input type="checkbox"/> 08 No disease-wise sub-limits
Some plans cap specific diseases (cataract, knee replacement) at unrealistically low amounts. Read the schedule.</p> <hr/> |
| <p><input type="checkbox"/> 09 Annual health check-up included
A free yearly check-up worth ₹2,000–5,000 — either every year or every 2nd claim-free year.</p> <hr/> | <p><input type="checkbox"/> 10 App-based digital claims
Faster settlement, less paperwork. Digital-first insurers settle in days, not weeks.</p> <hr/> |

SECTION 05 · TAKE THE NEXT STEP

Ready to Compare Plans ?

Three tools, one platform — built for the Indian health-insurance buyer.

STEP 01

Compare All 49 Plans

Filter by cover, premium, CSR, and network. Every meaningful health-insurance product available in India today.

→ www.onepaisea.in/insurance/health

STEP 02

Find Your Perfect Plan

Eight quick questions about age, family, city, and medical history. Get a shortlist of three matched plans.

→ www.onepaisea.in/insurance/find-your-plan

STEP 03

Side-by-Side Compare

Pick any 2–3 plans to lay them out term-by-term. See where each one wins — and where it doesn't.

→ www.onepaisea.in/insurance/compare



Scan to start your comparison

Open the OnePaisa health-insurance hub on your phone and filter the 49 plans by everything that matters — CSR, network, room-rent, restoration.

www.onepaisea.in

Disclaimer. This guide is published for educational purposes only. Premium amounts are indicative and may vary with age, city, medical history and chosen add-ons. Always read the policy document before purchasing. OnePaisa is a comparison platform and does not sell insurance directly.