

Insurers do a check of office canteens to reduce health-related claims

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Insurance companies are conducting audits of workplace cafeterias and proposing changes to reduce claims related to gastroenteritis, colitis and heart-related ailments under group mediclaim policies. These audits are being done as part of wellness programmes, industry executives said.

The health insurance sector, which is growing at over 20% every year, is seeing a rise in claims for workplace-related health issues. Recently, ICICI Lombard conducted a wellness audit on the premises of a company where a worker had suffered a heart attack. The oxygen level in the work area was found to be low. The executives, cited earlier, said companies are focusing on cafeteria audits and ergonomics audit to help corporates assess the status of food safety, nutritional value of food served and musculoskeletal related issues. We have carried out audits of workplaces and found that the particulate matter was high and oxygen levels poor, leading to higher instance of respiratory and heart-related ailments,” said Amitabh Jain, head of motor and health - underwriting at ICICI Lombard General Insurance. “We propose certain changes in the office upkeep and ventilation in such instances.”



During these audits, insurers look at the hygiene and sanitary conditions in cafeterias and their adherence to the guidelines of the Food Safety and Standards Authority of India (Fssai) on prevention of cross-contamination while preparing, cooking, storing and serving of food. The executives said they test the water used for cooking, the process for procuring raw foods and ingredients and regularly test food and kitchen surfaces to check for growth of fungus and bacteria that can contaminate food. “Our analysis of claim trends shows that over 8% of employee claims are from digestive disorders, and the average claim in this disease category is around Rs 42,000,” said Prawal Kalita, director-benefit solutions, JLT Independent Insurance Brokers. For offices where people work in shifts, especially IT and ITeS companies, insurers focus on training cafeteria staff, especially on storage techniques, servicing skills and hygiene standards.

According to Kalita, once such an audit is done, most companies revamp their menu and look into hygiene issues. “They incorporate it in their wellness programme and take corrective measures,” he said. Ergonomics-related audit looks into the positioning of computers, quality of chairs and their position. This follows a rising trend in claims against muscular skeleton issues because of sitting position and use of laptops. Group health, including government mass schemes, generated `18,387 crore in premium in 2017-18, accounting for 40% of the health insurance industry’s total premium of Rs 37,897 crore.