

Health Insurance Gets Costlier in 2025—But Here's How Indians Are Outsmarting It

Health insurance premiums rose 3.52% in 2025, but savvy Indians are locking in early, choosing floater plans, and shifting to ₹10L covers to beat rising costs.

GURUGRAM, HARYANA, INDIA, May 29, 2025

/EINPresswire.com/ -- As India grapples with rising healthcare inflation, [PolicyX.com](#) has released its Q1 2025 [Health Insurance Price Index](#), offering critical insights into consumer behavior and premium pricing trends. The report, based on thousands of user queries and real-time quotes from leading insurers, shows a 3.52% increase in average premiums compared to Q1 2024.



"The slight uptick in premiums reflects the industry's response to rising hospitalization costs and increased claims frequency," said Bijendra Singh, Sales Manager at PolicyX.com. "We're seeing consumers respond by acting earlier and locking in more comprehensive policies."

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Naval Goel

Key Insights from the Index

Premiums by Age Spike Post-40:

Premiums remain relatively stable from ages 26 to 36, but rise sharply thereafter. A 46-year-old pays nearly 2.1x more than a 26-year-old for the same ₹5 lakh cover—underlining the value of early planning.

Women Pay Less—But Delay More:

On average, female policyholders pay 12–15% lower premiums due to actuarial life expectancy differences. However, purchase data shows women tend to delay health insurance, often until their mid-30s.

Family Floater Plans Now Outpace Individual Plans:

Usage of floater plans surged 18% year-on-year, with younger couples (age group 28–35) increasingly preferring bundled family coverage to save costs and streamline claims.

"We're observing a shift towards family floater plans, as policyholders seek comprehensive protection with affordability," said Prashant Kumar, Sales Team Head. "It's becoming the default choice for modern Indian families."

Coverage vs Cost: 10L Plans Growing:

More buyers are opting for higher cover amounts. Premiums for ₹10 lakh coverage are only 53% higher than ₹5 lakh plans, offering double the protection at marginal extra cost.

Tier 2 & Tier 3 Surge:

2025 saw a 26% jump in health insurance purchases from Tier 2 and 3 cities, indicating rising awareness and digital adoption outside metros.

"These patterns reflect not just economic pressure, but growing insurance literacy," added Maninder Singh, Senior Research Analyst. "We're witnessing a real democratization of insurance access."

Naval Goel, CEO & Founder of PolicyX.com, stated, "This index is more than a pricing report—it's a transparency tool. As healthcare evolves, our goal is to help users make better financial and health decisions with real data."

For a detailed breakdown of the Health Insurance Price Index, visit: PolicyX Health Insurance Price Index (<https://www.policyx.com/health-insurance/health-insurance-price-index.php>)

About PolicyX.com:

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