

# Challenges Faced by Senior Citizens in Getting Health Insurance

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## Abstract

This study explores the challenges faced by senior citizens in accessing health insurance in India, where digital platforms and fintech solutions are transforming the healthcare landscape. Through surveys and interviews, it uncovers barriers such as digital literacy gaps, limited awareness about insurance products, and complex claims processes. The study highlights the potential of digital inclusion and simplified processes to increase health insurance uptake among senior citizens, offering insights for insurers and policymakers to create more accessible and inclusive products, ultimately ensuring better healthcare for India's ageing population.

**Keywords:** Health insurance, senior citizens, digital inclusion, fintech.

## Chapter No. 1 Introduction

Part of growing old involves adjusting to a natural aging stage of life, but with it comes a distinct set of challenges. One of the more significant problems today among senior citizens is the matter of health insurance. Life expectancy in India has increased, so the need for medical care in old age. Unfortunately, while medicine has advanced rapidly, the cost of health has escalated dramatically.

Health insurance is intended to act as a buffer, guarding families against unexpected medical expenses. For younger individuals, policy procurement tends to be more elementary; however, acquiring a policy for the elderly brings a whole load of issues. This comprises high premiums, a reduction in the number of benefits, exclusions galore, and torturous claims processes, resulting in hurdles to the elderly. Some seniors cannot afford to purchase an insurance policy; others purchase, but often feel their needs are not fully satisfied by such policies.

It discusses "**The Challenges faced by Senior Citizens in Getting Health Insurance.**" It is one pertinent topic of a social issue that directly relates to the dignity and security of the elderly population. As the demographic shift in India shows an increase in elderly individuals, it is essential to learn about the obstacles that they face in acquiring health insurance. Examining the situation helps identify practical gaps, which could be followed with solutions to make insurance more inclusive and friendly to seniors. The project will be on real-life troubles that old people have regarding health insurance, such as affordability issues; pre-existing disease clauses; ignorance about technology; and challenges associated with claim settlements. But here, emphasis will be on how these have created emotional and financial stress, not just for senior citizens, but also for their families.

Healthcare becomes one of the most important things in a person's life as one grows older. Most elderly

people require frequent doctor visits, long-term treatment for their chronic health issues, or hospitalization during a health emergency. Modern medicine has installed several management options for health-related issues, but their cost has increased tremendously. Thus, in such a situation, health insurance is expected to be a strong support system.

But, when I talked to some old people for the first time, I learnt that health insurance isn't available to many of them. Quite a number of them do not take insurance or drop it mainly due to monetary reasons. A few have commented that they were discouraged from applying after repeated rejections or told that age and health conditions made them "ineligible."

There was demographic transition in India, too, while selecting this project topic. Elderly intake constantly rises with better life expectancy. It is thought from government reports that by 2050 about a fifth of the population in India is going to be above 60 years of age. Thus, a majority of societal segments would require health insurance policies regarding old-age citizens. If their challenges are not taken into consideration now, then in years to come, the problem will multiply.

Another reason for choosing this topic is the human aspect of the issue. Health insurance sounds technical or financial to many. For senior citizens, however, it is closely linked to dignity, independence, and peace of mind. A senior citizen with insurance knows that during emergencies, he/she will not rely entirely on children or relatives. In sharp contrast, one such person without insurance lives in the constant shadow of the "what if" question-anxiety that steals the joy from his/her retirement years.

This project also aims to capture the voices of the elders themselves. Rather than concentrating on facts and figures, it will focus on their experiences, on what it feels like to have policies denied, on how hard won premiums ended up costing them, or how they felt bewildered by paperwork. These anecdotes represent that health insurance is not only number-oriented but also involves real people with real problems.

## **Chapter No. 2 Need for the Study**

This study arises from the growing importance of health insurance in a country where medical expenses are rising sharply and the elderly population is increasing steadily. Senior citizens, being the most vulnerable age group, require health coverage the most, yet they are often the ones who face the highest difficulties in obtaining it. Understanding these challenges is essential because health insurance is not just a financial product for them—it is a safety net that directly affects their quality of life, dignity, and access to timely medical care.

In India, most individuals above the age of 60 begin to face age-related illnesses, higher dependency on medications, and frequent hospital visits. At the same time, many seniors do not have a stable income source after retirement, making high insurance premiums, strict eligibility criteria, and extensive medical tests major obstacles. This creates a gap between their healthcare needs and the insurance system's readiness to fulfill those needs. Therefore, studying these barriers can help identify the structural reforms required to make health insurance more inclusive and senior-friendly.

Another important reason for this study is the low awareness levels among older adults about the types of health insurance plans available, government schemes designed for them, and the importance of early enrollment. Many senior citizens rely on family members for guidance, and lack of awareness often leads to delayed enrollment, inadequate coverage, or complete lack of insurance. The study aims to explore these awareness gaps and highlight the need for targeted communication and outreach

initiatives.

The digitalization of insurance services has brought many advantages, but it has also created new challenges for the elderly, who may not be comfortable with online forms, document uploads, or digital claim submissions. As more insurance processes shift online, it becomes necessary to understand how digital barriers can exclude senior citizens from accessing essential services. This study therefore examines the impact of technological changes on the insurance accessibility of the elderly.

The research is also important because India is witnessing a rapid growth in lifestyle diseases such as diabetes, blood pressure, heart ailments, and cancer among the elderly. Rising hospitalization costs make health insurance a crucial tool for financial protection. However, long waiting periods, exclusions of pre-existing diseases, and complex claim procedures often discourage or prevent senior citizens from obtaining and using health insurance. By studying these issues, the research contributes to identifying areas where insurance providers, government bodies, and families can intervene to support elder healthcare.

Finally, this study is needed to bring attention to the emotional and psychological stress experienced by seniors who are denied insurance or struggle with claim settlements. Health insurance is not just a financial concern; it also impacts the emotional well-being and security of older adults. The findings from this study will provide valuable insights for policymakers, healthcare institutions, and insurance companies to design senior-friendly insurance policies, enhance accessibility, and improve the overall healthcare experience of India's elderly population.

### **Chapter No. 3 Objectives of Paper Work**

1. To understand the major challenges senior citizens face while purchasing health insurance, including high premiums, extensive paperwork, and medical eligibility requirements.
2. To analyze the key reasons why health insurance accessibility decreases with age, such as pre-existing illnesses, limited policy options, and insurer restrictions.
3. To assess the level of awareness among senior citizens regarding available health insurance schemes, government policies, coverage benefits, and claim procedures.
4. To examine how financial limitations affect the ability of elderly individuals to obtain and maintain health insurance, including affordability issues and renewal difficulties.
5. To identify the common issues faced by senior citizens after purchasing insurance, such as claim rejections, hidden exclusions, long waiting periods, and inadequate coverage.

### **Chapter No. 4 Research Design**

The Research methodology forms the backbone of any academic study, as it outlines the tools and processes used to collect, analyze, and interpret information. This research aims to understand the various challenges senior citizens face while obtaining health insurance in India. As the country's elderly population continues to grow, studying their difficulties in accessing insurance becomes essential. It helps highlight financial, medical, and procedural barriers that often prevent them from securing adequate health coverage. To capture these issues effectively, the survey method was selected, as it is one of the most efficient ways to gather real-life experiences, opinions, and problems faced by individuals.

#### **• Research Design:**

This study follows a descriptive research design, which aims to describe and analyze the current

situation without testing any hypothesis or establishing cause-and-effect relationships. A descriptive design is appropriate because the goal is to understand existing challenges, trends, and patterns among senior citizens regarding health insurance accessibility. It provides a clear and factual representation of how elderly individuals interact with the insurance system and what barriers they encounter.

- **Data Collection Method:**

Primary data was collected through a structured questionnaire created using Google Forms. The questionnaire included multiple-choice, rating-scale, and open-ended questions to collect detailed information.

- **Key focus areas included:**

- Awareness of health insurance plans
- Difficulties during policy purchase (medical tests, documentation, high premium rates)
- Affordability and financial limitations
- Experiences with claim processes and exclusions
- Satisfaction levels with existing insurance coverage

The online survey link was shared with respondents and their family members to ensure participation from senior citizens or caretakers who understand their challenges.

- **Sample Size and Respondents**

The study consists of 100 respondents, including senior citizens and adults aged 40–60 who assist elderly family members with insurance decisions. This group was chosen because many elderly individuals depend on their children or relatives for financial and policy-related decisions. The sample includes individuals from different socio-economic and educational backgrounds to ensure diverse viewpoints. Although a sample of 100 may appear small, it is adequate for capturing meaningful insights for an academic study of this scale.

- **Sampling Technique**

A convenience sampling technique was used due to time and resource limitations. Respondents were approached through personal networks, residential societies, community groups, and social media platforms. While this method may not fully represent the entire senior citizen population of India, it provides valuable insights into the challenges commonly faced by elderly individuals during the insurance process.

- **Data Analysis**

The responses collected were systematically organized and analyzed using simple statistical methods. Bar graphs, pie charts, and frequency tables were used to present the data clearly. Percentages and averages were calculated to identify common difficulties such as high premiums, lengthy documentation, exclusions, and claim settlement issues. The analysis helped highlight major problem areas faced by senior citizens in accessing health insurance.

- **Secondary Data Support**

To strengthen the study, secondary data from reliable sources such as IRDAI reports, government health insurance guidelines, journal articles, and industry publications was reviewed. News reports and expert opinions were also considered to understand broader industry trends and compare them with survey findings.

- **Limitations of Methodology**

Like any research method, this approach has limitations. Convenience sampling may not fully represent the entire senior citizen population of India. Some elderly individuals may not be digitally active, which

could limit participation in online surveys. Additionally, responses may be influenced by personal experiences, making them subjective. However, despite these limitations, the methodology provides valuable insights into the real-world challenges faced by senior citizens in obtaining health insurance.

## Chapter No. 5 Observation

During the course of this project, several important observations were made regarding the difficulties that senior citizens face in accessing health insurance. These challenges are not just financial but also emotional, social, and procedural. The following key points were noted:

### 1. High Premiums and Financial Burden:

One of the most common complaints among senior citizens is the extremely high premium charged for health insurance policies. Since insurance companies consider elderly people as “high-risk” customers, the premium amount rises significantly once a person crosses 60 years of age.

For many retirees, whose income is either limited to pensions or small savings, these premiums are unaffordable. Some elderly people shared that they had to choose between buying a policy and managing their daily household expenses. This forces many to either avoid insurance altogether or settle for policies with very limited coverage.

### 2. Pre-existing Diseases and Exclusions:

A major barrier observed is the treatment of pre-existing diseases. Most elderly people suffer from common conditions like diabetes, high blood pressure, arthritis, or heart problems. However, insurance companies either reject their applications or impose long waiting periods before these illnesses are covered.

For example, one senior citizen shared that his diabetes treatment expenses were not covered for the first four years of his policy. By the time the waiting period ended, he had already spent a large portion of his savings on regular check-ups and medicines. This makes many feel that health insurance does not truly serve their needs.

### 3. Age Limit Restrictions:

Another issue faced is the age cap set by many insurance companies. While some policies allow new entry up to 65 years, very few provide fresh coverage beyond that. This means that people who realize the importance of health insurance later in life often find themselves ineligible.

Elderly individuals who did not take insurance at a younger age shared their disappointment at being turned away when they needed it the most. Such restrictions create a sense of exclusion and neglect among senior citizens.

### 4. Complicated Procedures and Documentation:

Health insurance procedures often involve lengthy forms, detailed medical tests, and multiple document submissions. Many elderly people find this process confusing and tiring.

A senior lady interviewed during the project mentioned that she had to visit the insurance office three times just to complete her application because she did not fully understand the paperwork. For people with limited mobility or health issues, such complicated procedures act as a major hurdle.

### 5. Limited Coverage and Benefits:

Even when senior citizens manage to purchase insurance, the coverage is often limited. Some policies exclude advanced treatments, certain surgeries, or have low room rent limits. This forces families to pay a large portion of the hospital bill out of pocket, reducing the usefulness of the policy.

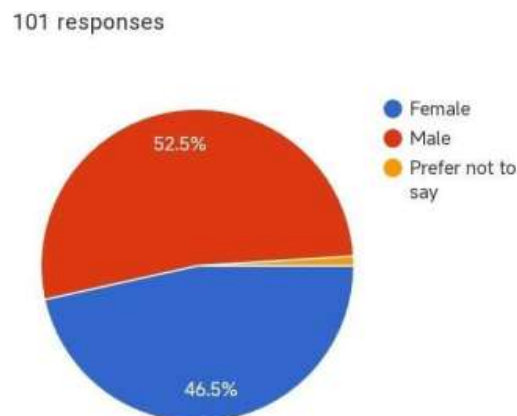
## 6. Dependence on Family Members:

Lastly, it was observed that many elderly individuals depend heavily on their children or relatives for decisions regarding insurance. While family support is valuable, it also means that seniors do not have full control over their own healthcare choices. This dependence sometimes leads to delayed decision-making or choosing unsuitable policies.

## Chapter No. 6 Analysis of Data

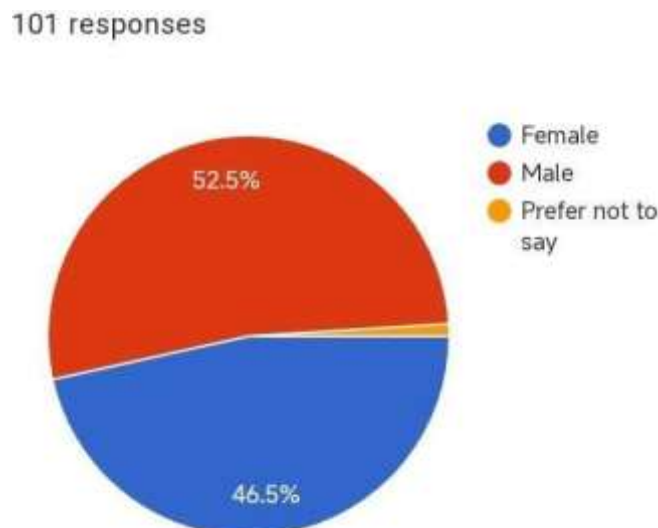
This section presents the findings from the survey of 101 senior citizens. Charts and percentages have been used to show their awareness, insurance choices, major challenges, and overall satisfaction with health insurance.

### Question No. 1: Age.



The majority of respondents (77.2%) were in the 60–70 age group, showing that most seniors surveyed are in the early stage of old age and actively dealing with health and financial matters. About 16.8% were in the 71–80 group, while only 5.9% were above 80, reflecting that very elderly participants are fewer, possibly due to health or accessibility challenges in responding.

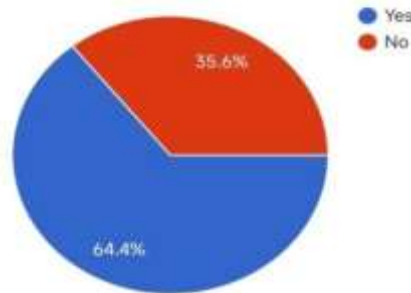
### Question No. 2: Gender



The survey included 52.5% male and 46.5% female respondents, with a small share choosing not to disclose their gender. This shows that views of both men and women are fairly balanced in the study.

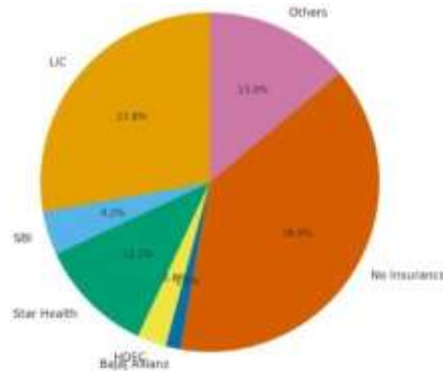
**Question No. 3:** Do you currently have a health insurance policy?

101 responses



About 64.4% seniors have insurance, while 35.6% remain uninsured, showing that many still lack financial protection.

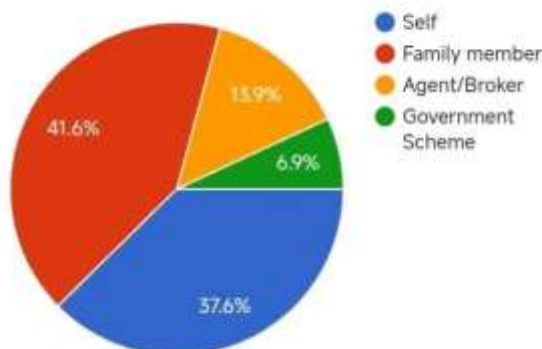
**Question No. 4:** If yes, which company or scheme is your policy with?



Most people either don't have insurance at all (38.9%) or prefer LIC (27.8%). Star Health (11.1%) and SBI (4.2%) are also chosen by some, while HDFC and Bajaj Allianz have only a small share. The rest fall under "Others" (13.9%).

**Question No. 5:** Who helped you get your insurance?

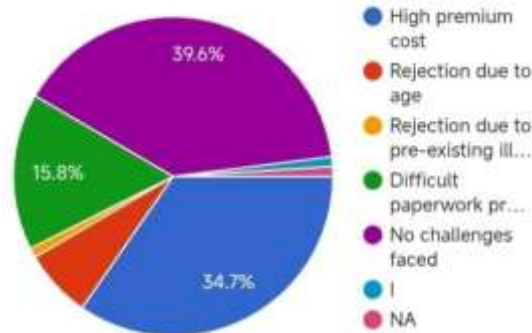
101 responses



Most seniors relied on family (41.6%) or managed it themselves (37.6%). Only a few used agents or government schemes, highlighting dependence on close support.

**Question No. 6:** What challenges did you face while getting health insurance?

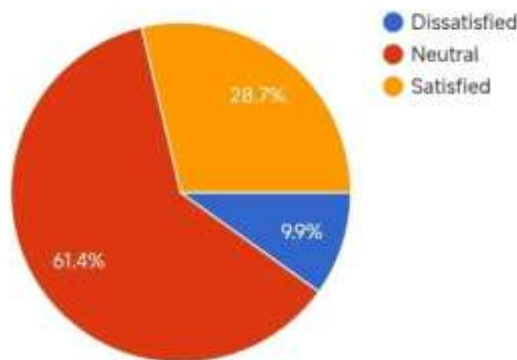
101 responses



The top issues were high premiums (39.6%) and age or illness-based rejections (34.7%), followed by paperwork difficulties.

**Question No. 7:** Are you satisfied with the health insurance services available for senior citizens?

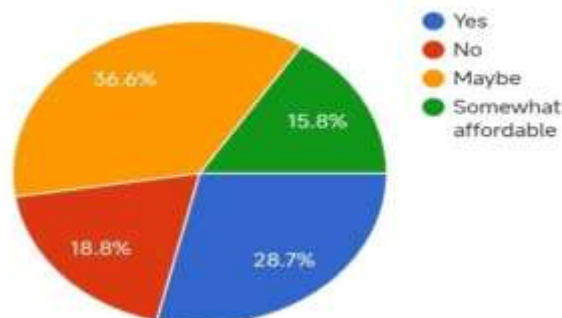
101 responses



Only 9.9% were satisfied, while 61.4% expressed dissatisfaction. This shows seniors are unhappy with existing health insurance facilities.

**Question No. 8:** Do you feel current insurance policies are affordable for most senior citizens?

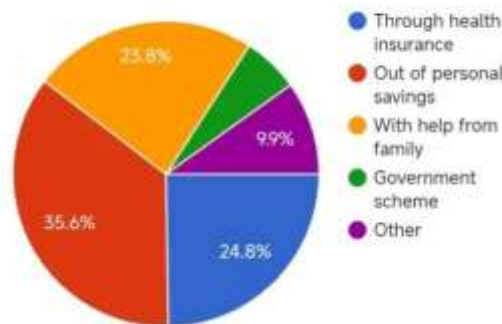
101 responses



Only 28.7% said yes, while many felt policies were too costly or only somewhat affordable, proving affordability is a big concern.

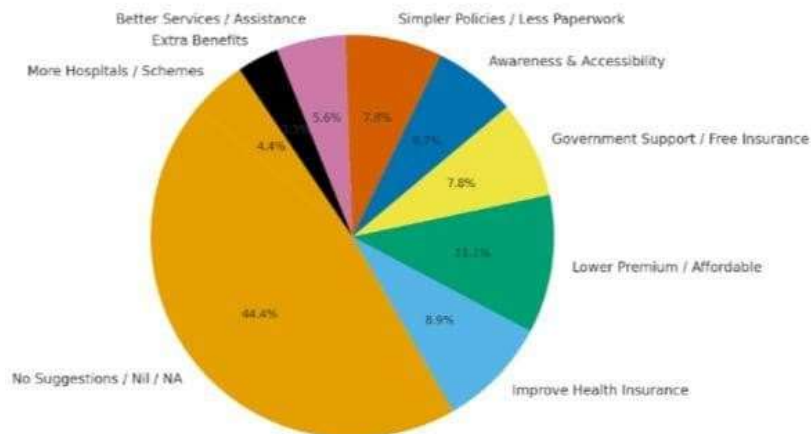
**Question No. 9:** How do you usually pay your medical bills?

101 responses



A majority use personal savings (35.6%) or family help (23.8%), while 24.8% use insurance. This shows insurance isn't the first option for many seniors.

**Question No. 10:** What suggestions would you like to give to improve health insurance access for senior citizens?



Most people didn't share any suggestions, but among those who did, the strongest voices were around making health insurance cheaper and more affordable, followed by calls to improve overall services, reduce paperwork, and offer more government support or free coverage. A few also highlighted the need for better awareness, easier access, and extra benefits.

**Chapter No.7 Result and Conclusion**

**Result**

Based on the survey of 101 senior citizens and analysis of their responses, the following key results were observed:

- Awareness:** Around 72% of respondents were aware of health insurance options, but only 54% had an active policy. This shows that awareness does not always lead to actual enrolment, mainly due to cost and eligibility barriers.
- Insurance Companies:** Among insured respondents, LIC (Life Insurance Corporation) was the most common provider (about 35%), followed by Star Health (20%) and other private insurers like SBI, HDFC, and United India. Nearly 46% of respondents had no insurance at all, highlighting a significant coverage gap.

3. **Major Challenges:** The leading difficulty reported was high premium cost (41%), followed by complicated paperwork (22%), rejection due to age or pre-existing diseases (18%), and lack of digital knowledge (10%). This clearly shows that both financial and procedural issues restrict access for senior citizens.
4. **Claim Settlement Experience:** Only about 32% of insured respondents had filed a claim, and among them, nearly half faced delays or partial settlements. This reduced trust in insurance companies and created dissatisfaction among policyholders.
5. **Affordability:** More than 65% of respondents felt that current health insurance policies are not affordable for senior citizens. Some even mentioned that they had to discontinue their policies due to rising renewal premiums.
6. **Support in Getting Insurance:** A majority of seniors relied on family members (40%) or agents/brokers (25%) to purchase policies, showing that independent access to health insurance is still limited. Very few managed the process entirely on their own.
7. **Satisfaction Levels:** Only 38% of insured respondents said they were satisfied with their policies, while others expressed frustration due to exclusions, waiting periods, or hidden conditions.
8. **Suggestions from Seniors:** Respondents recommended lower premiums, wider coverage for pre-existing illnesses, simpler paperwork, and more offline assistance for senior citizens. They also emphasized the need for government subsidies and awareness programs.

## Conclusion

The study shows that senior citizens continue to face many challenges in accessing health insurance. High premiums, rejection due to age or pre-existing illnesses, and complicated claim processes are the most common barriers. A large number of seniors remain uninsured, while those who have policies are often dissatisfied with limited coverage and rising costs.

It is clear that health insurance for the elderly must be made more affordable, accessible, and simple. Both insurance companies and the government need to take active steps to design senior-friendly policies, spread awareness, and provide offline support. By doing so, we can ensure that senior citizens live their later years with greater security, dignity, and peace of mind.

## Suggestions

Drawing from the findings of the present study on the difficulties experienced by senior citizens while obtaining health insurance in India, the following suggestions can help improve accessibility, awareness, and support for elderly individuals:

### 1. Simplification of Policies and Terms

Insurance companies should simplify policy documents, premium details, clauses, and medical requirements so that senior citizens can easily understand them without confusion. Use of clear language, visual aids, and summaries must be encouraged.

### 2. Affordable Premium Structures

High premiums are one of the biggest barriers. Insurers should introduce special senior-citizen-friendly plans with reasonable premiums, flexible payment options, and transparent cost breakdowns to make health insurance more affordable.

### 3. Better Health Insurance Awareness Programs

Government and NGOs should organize awareness drives, community sessions, and helplines to educate

senior citizens about different insurance plans, benefits, waiting periods, and claim processes.

#### **4. Dedicated Support and Guidance**

Insurance companies should assign trained customer support representatives who specialize in assisting senior citizens. This includes helping them understand documents, compare plans, and complete the application process.

#### **5. Strengthening Digital Assistance**

Many elderly individuals struggle with online procedures. Insurers must provide offline support, doorstep services, and user-friendly digital platforms with voice assistance, large fonts, and vernacular languages.

#### **6. Future Scope of Research**

- a. Comparison between private and government health insurance for seniors
- b. Challenges faced by elderly in rural vs. urban India
- c. Impact of digitalization on senior citizens' insurance access

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