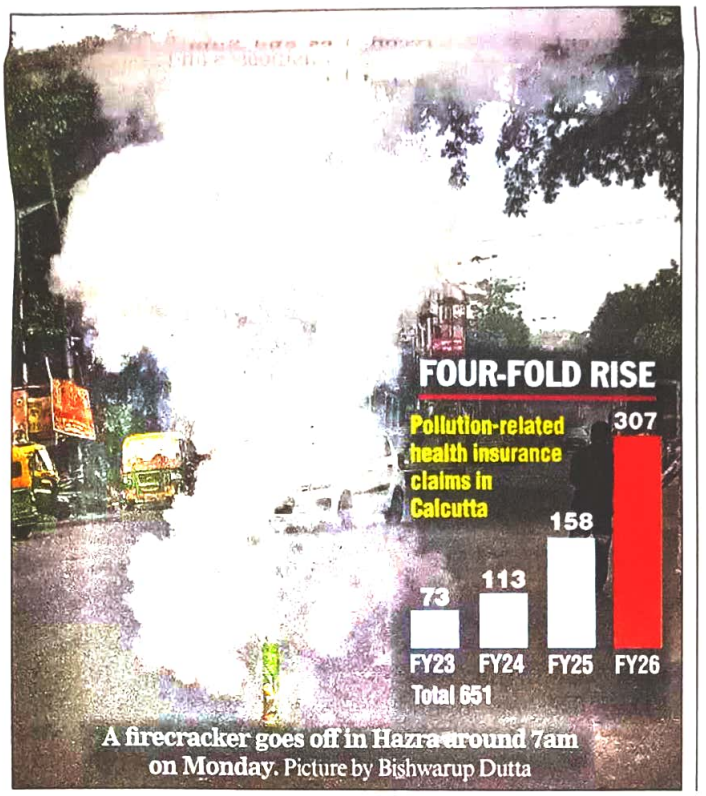


A firecracker goes off in Hazra around 7am on Monday. Picture by Bishwarup Dutta

Pollution-linked insurance claims surge

SANJAY MANDAL

Calcutta: Insurance claims for pollution-related hospital admissions in Calcutta have increased more than fourfold since 2023, according to data from an insurance provider. Doctors, too, have reported a rise in hospital admissions for illnesses linked to pollution.

Policybazaar, an online insurance aggregator and comparison platform, said pollution-linked health insurance claims had surged 4.2 times in three years, with cardiovascular and respiratory conditions accounting for 78% of the claims.

While Delhi topped the list of cities with the highest number of such claims, Calcutta also recorded a sharp increase. The number of pollution-related hospitalisation claims in the city rose from 73 in the financial year 2023 to 307 in 2026.

"We have noticed that the claims for hospitalisation due to respiratory and cardiac illness sharply increase from around Diwali till the end of winter, around March. This directly connects the hospitalisation with pollution," said an official of Policybazaar.

Claims associated with pollution peak between October and March, coinciding with the period when air quality deteriorates in several parts of the country. In FY 2026, nearly 56% of annual claims recorded during these six months, indicating a seasonal pattern in pollution-related health concerns.

Working professionals aged 31 to 55 account for the largest share of such claims, at 59%, according to the data. Senior citizens aged 55 and above contribute another 31%. Young adults aged 21 to 30 account for 6.7%, while those below 20 make up 3.7%.

"The numbers highlight how pollution-associated health concerns feature prominently among economically active individuals and older populations," the official said.

The impact extends beyond respiratory illnesses. Cardiovascular conditions account for 43.5% of all pollution-associated claims, followed by other respiratory infections at 35%. Pneumonia accounts for 11.2% and bronchitis for 6%.

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Pollution-linked claims

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A cracker explodes during Chhath celebrations on Beleghata Main Road on Sunday. Picture by Sanat Kr Sinha

"This highlights how pollution exposure can affect not just lung health but also the cardiovascular system, potentially increasing the need for hospitalisation and medical care," the official said.

Rohan Goel, business head, health insurance at Policybazaar, said: "India's rising pollution levels are increasingly reflected in its healthcare burden. Our health insurance data shows that pollution-associated claims have surged 4.2 times. The trend is also spreading beyond metros, with Tier-2 and Tier-3 cities together accounting for 55% of claims. Notably, 48% of consumers in highly polluted cities are opting for higher health insurance coverage."

Doctors in Calcutta said they had also noticed a rise in pollution-related illnesses and admissions, particularly during winter.

"In the last few years, I have seen an increase in admissions of patients in winter suffering from respiratory illnesses like chronic obstructive pulmonary disease (COPD) and asthma. Earlier, even in winter, so many patients would not need admission. So, air pollution can be the factor for the growth in hospitalisation," said Chandramouli Bhattacharya, infectious diseases expert at Peerless Hospital.

Saurabh Maji, head of pulmonary and critical care medicine at Narayana Health RN Tagore Hospital, said the number of patients with respiratory distress had risen sharply after Diwali. "The number of patients in my OPD and also those getting admitted with respiratory distress has doubled after Diwali," he said.

Debdutta Bhattacharya, interventional cardiologist at Narayana, said air pollution could also cause cardiac ailments. "The PM2.5 particles impact the cardiovascular system and can cause stroke and heart attack," he said.