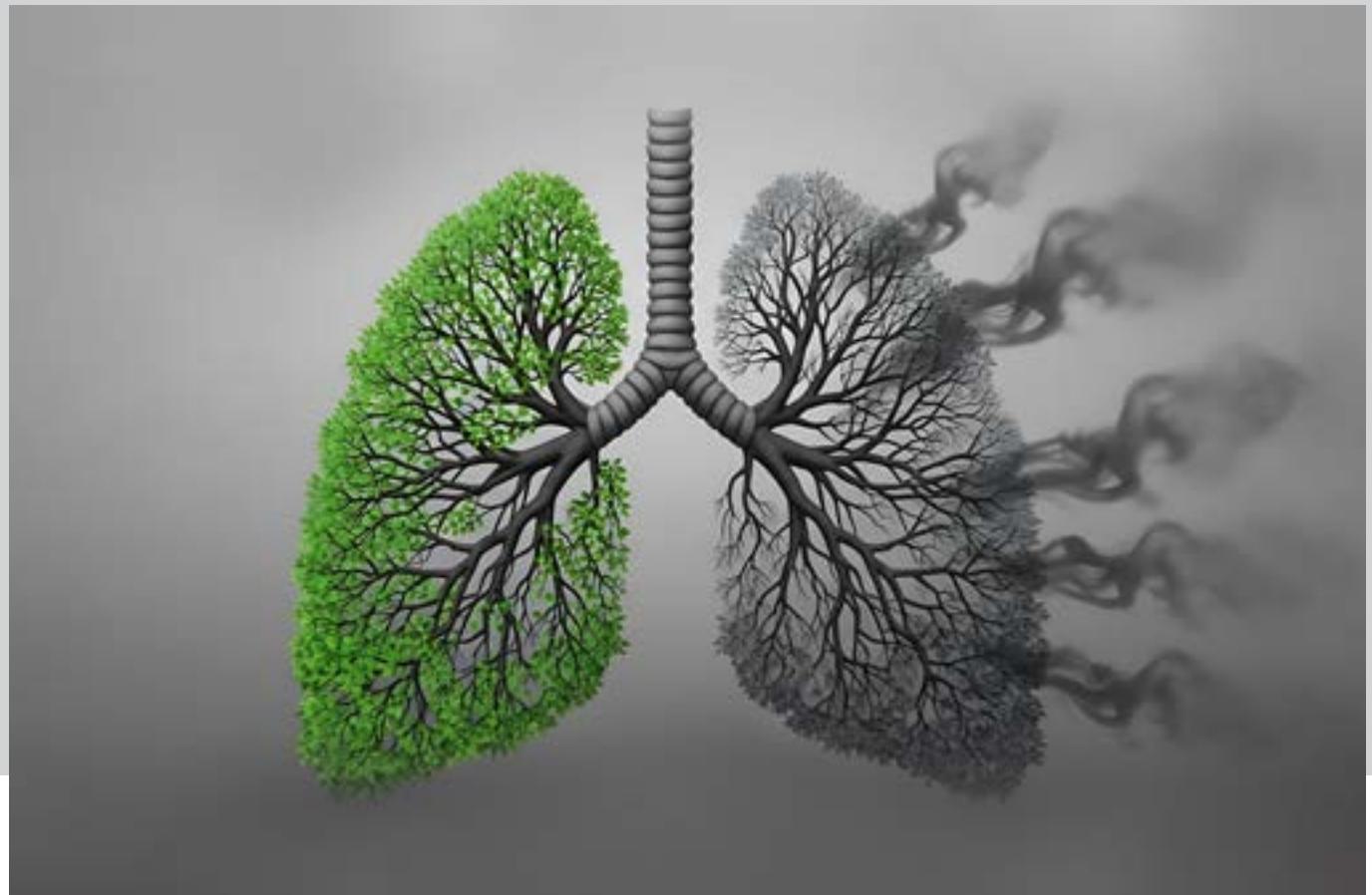


# Benefits edge

KNOWLEDGE SERIES



## THE INVISIBLE CRISIS DEFENDING INDIA'S HEALTH

**EDITION 08**

Nov, 2025

## Executive Summary

The health burden of air pollution carries profound economic and social consequences that extend beyond medical costs. Lost productivity due to illness, absenteeism, and premature deaths significantly reduces national output. Estimates suggest that air pollution may cost India between 1 to 3 percent of its GDP annually. (World Bank -2024)

### **India is breathing itself sick.**

Released by the **Health Effects Institute (HEI)** and **the Institute for Health Metrics and Evaluation (IHME), United States**, the report shows a staggering **43 per cent** rise in air pollution-linked deaths **in India since 2000**, when the toll stood at 1.4 million.

The latest **State of Global Air 2025** report warns that polluted air is quietly eroding the nation's health. It's not just choking lungs and straining hearts but also harming brain function and worsening chronic illnesses. With nearly **two million deaths in 2023** linked to air pollution, India continues to bear one of the world's heaviest disease burdens.

## According to State of Global Air (SOGA) 2024 report

In **2021**, India alone accounted for 2.1 million of the 2.6 million air pollution-related deaths reported across South Asia, including 2,37,000 due to ozone pollution.

Around  
**70%**

of all COPD<sup>1</sup> deaths in India are attributable to air-pollution exposure.



**1 in 3**

lung-cancer deaths are linked to polluted air.

**More than  
1 in 4**



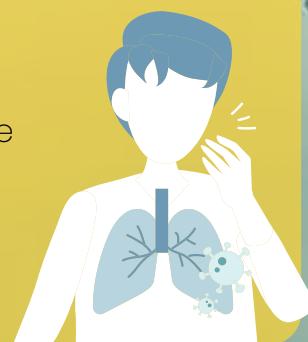
heart-disease deaths are tied to air-pollution exposure.

**Nearly 1 in 5**



deaths from diabetes are linked to ambient air pollution.

Over **7,00,000** children under five died from air pollution-related causes. Children inhale more air per body-weight, their lungs and immune systems are developing, so exposure has serious implications (reduced lung growth, asthma, infections)

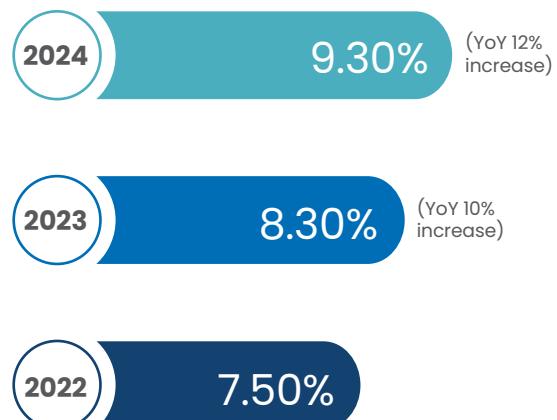


# Gap in Health Coverage

Most standard health-insurance plans in India focus on hospitalisation and acute treatment. Holistic coverage for health issues arising or getting aggravated due to air pollution should include out-patient care, disease management program, inclusion of equipment cost for post hospitalisation as well as standalone home based care and mental health.

Urban populations remain underinsured for the cumulative risk posed by chronic exposure to air pollution; **Prudent's claims data repository of ~10 million claims over past 3 years (January 1, 2022 - December 31, 2025)** clearly shows gradual increase in respiratory claims contribution to overall claims. This increase is seen in both pan India analysis as well as major city wise analysis with Delhi NCR reporting the highest increase in respiratory disease burden.

## Respiratory claims (as % of total reported claims)



% = % of respiratory claims out of total reported claims (on count)

## Major cities (Respiratory claims trends)

### MUMBAI

2022	2023	2024
6.50%	7.70%	8.70%

### DELHI NCR

2022	2023	2024
7.70%	8.20%	9.70%

### BANGALORE

2022	2023	2024
7.30%	7.70%	8.30%

% = % of respiratory claims out of total reported claims (on count)

On YoY basis respiratory claims are growing at almost double the inflation rate

# Breathing Better Together

## A Collective Action Plan for India

Mitigating health risks requires a unified front where personal habits, community enforcement, and corporate responsibility intersect. The following breakdown outlines high-impact measures every segment of society can adopt to reduce emissions and protect public health.

	What communities may do	What individuals may do	What employers could do
	<p><b>Transportation</b></p> <ol style="list-style-type: none"> <li>1. Build bike lanes &amp; walking paths, create car-free zones</li> <li>2. Carpool network</li> </ol>	<ol style="list-style-type: none"> <li>1. Prioritise cleaner transport</li> <li>2. Carpool, walk/cycle for very short distance</li> </ol>	<ol style="list-style-type: none"> <li>1. Encourage carpooling</li> <li>2. Provide bike racks</li> </ol>
	<p><b>Pollution Control</b></p> <p>Anti-burning laws, promote solar &amp; wind projects, support energy efficient public building</p>	<ol style="list-style-type: none"> <li>1. Avoid strenuous outdoor exercise especially during early morning and late evening</li> <li>2. Use energy saving appliances, turn off lights &amp; unplug devices</li> </ol>	<ol style="list-style-type: none"> <li>1. Install high quality air purification systems in all common areas</li> <li>2. Use energy efficient lighting/heating, track &amp; reduce workplace energy use</li> </ol>
	<p><b>Green Spaces</b></p> <p>Plant trees &amp; create parks, rooftop gardening to increase local green cover</p>	<p>Manage indoor air quality by keeping indoor plants. Keep windows and doors closed during peak hours</p>	<p>Add green areas around workplaces, use landscaping that reduces dust</p>
	<p><b>Waste Management</b></p> <ol style="list-style-type: none"> <li>1. Provide recycling &amp; composite services, clean fuel switch</li> <li>2. Energy efficiency – energy saving measures to reduce dependence on power grid – lowered industry emissions</li> </ol>	<ol style="list-style-type: none"> <li>1. Recycle &amp; composite, never burn waste, reduce usage of plastic</li> <li>2. Avoid fire and coal</li> </ol>	<ol style="list-style-type: none"> <li>1. Keep recycling bins at workplace</li> <li>2. Reduce waste in operations</li> </ol>
	<p><b>Awareness &amp; Education</b></p> <ol style="list-style-type: none"> <li>1. Timely health advisories – Daily AQI<sup>2</sup> alerts, outdoor activity restriction</li> <li>2. Awareness campaign</li> </ol>	<ol style="list-style-type: none"> <li>1. Learn &amp; teach others about air pollution</li> <li>2. Follow air quality alerts</li> <li>3. Use masks (especially N95/FFP2 if available)</li> <li>4. Stay hydrated and eat diet rich in antioxidants</li> </ol>	<ol style="list-style-type: none"> <li>1. Train staff on eco-friendly practices</li> <li>2. Share air quality updates</li> </ol>

## PROVIDE HOLISTIC HEALTH INSURANCE COVERAGES

Insurance coverages on end-to-end care for pollution-related illnesses		Suggested limit
 <b>Preventive care</b>	Annual health check-ups specifically inclusion of lung function tests (e.g spirometry, lung volume test, diffusing capacity tests for employees based out of cities with high air pollution), coverage for flu and pneumonia vaccination as the Serum Institute of India identifies office staff in closed air conditional environments as high risk group for respiratory cross- function	<b>INR 5,000 – INR 10,000</b>
 <b>OPD</b>	<p><b>OPD and diagnostics cover</b></p> <p>Consultation with pulmonologists, allergists, cardiologists; diagnostic tests such as pulmonary function, ECG, echocardiogram, HRCT.</p>	<b>INR 5,000 – INR 10,000</b>
 <b>IPD</b>	<p><b>Day-care procedure coverage</b></p> <p>Bronchoscopy, nebulisation therapy, minor respiratory interventions done without overnight admission.</p> <p><b>Pharmacy benefits</b></p> <p>Chronic medication for asthma, COPD, hypertension, diabetes – all worsened by air pollution</p>	<b>INR 7,500 – INR 15,000</b> <b>INR 10,000 – INR 15,000</b>
 <b>Rehabilitation</b>	<p><b>Comprehensive hospitalisation</b></p> <p>Treatment of acute respiratory distress, COPD exacerbation, bronchitis, pneumonia, ischemic heart disease, or stroke linked to pollution.</p> <p><b>ICU and ventilator coverage</b></p> <p>For severe respiratory failure cases</p> <p><b>Post-discharge rehabilitation</b></p> <p>Pulmonary rehabilitation sessions, physiotherapy, counselling for recovery</p>	<b>Up to full sum insured</b> <b>Up to full sum insured</b> <b>60/90 days</b>
 <b>Mental health &amp; counselling</b>	<p><b>Disease-management programs</b></p> <p>Continuous monitoring and tele-medicine support for COPD, asthma, hypertension, and ischemic heart disease.</p> <p><b>Home-based care</b></p> <p>Portable oxygen concentrators, air purifiers, home visits covered under domiciliary care.</p> <p>Counselling for anxiety/depression due to chronic illness</p>	<b>INR 10,000 – INR 15,000</b> <b>INR 15,000 – INR 20,000</b> <b>INR 20,000 – INR 25,000</b>

Air pollution is no longer just an environmental issue—it is a growing health and economic emergency for India. The rising burden of pollution-related diseases, increasing insurance claims, and widening gaps in health coverage signal an urgent need for coordinated

action. By focusing on prevention, early intervention, and comprehensive protection, organisations can significantly reduce long-term health risks for their employees.

## How We Add Value

With data-driven insights and tailored benefit strategies, Prudent is committed to supporting employers in building a healthier, more resilient, and more productive workforce. Focusing on curated holistic solutions that provide end-to-end support for air pollution-related ailments is crucial to managing immediate signs and symptoms. These solutions can also serve as a proactive tool to prevent or better manage medical conditions arising directly or indirectly from air pollution. Together, we can turn proactive health management into a powerful lever for well-being, sustainability, and organisational strength.

**We are committed to supporting your journey toward a healthier, more resilient workforce.**



### Sources:

1. <https://www.business-standard.com/health/air-pollution-worsening-diseaseburden-in-india-state-of-global-air-2025>
2. <https://www.iasgyan.in/daily-current-affairs/air-polution-in-india-causes- impacts-solutions>
3. Prudent database ~1.4 million claims ( between 2022-2024)
4. <https://www.worldbank.org/en/country/india/publication/catalyzing-clean-air-in-india>



[www.prudentbrokers.com](http://www.prudentbrokers.com)

For more information, please contact:  
**[benefitsconsulting@prudentbrokers.com](mailto:benefitsconsulting@prudentbrokers.com)**

PRUDENT INSURANCE BROKERS PVT. LTD. (Composite Broker)

Certificate of Registration IRDAI No. 291 & IFSCA No. 017 (Validity: 18th February 2023 to 17th February 2026)

Registered office at 1st Floor, Tower B, Peninsula Business park, G.K. Marg, Lower Parel, Mumbai – 400013, Maharashtra, Tel : +91 22 3306 6000 | CIN No.: U70100MH1982PTC027681

---

Insurance is the subject matter of solicitation.

---

**Disclaimer:** Prudent Insurance Brokers Pvt. Ltd. (herein referred as Prudent) is the Composite Broker registered with IRDA of India and does not underwrite the risk or act as an Insurer. Prudent team provides Insurance, Re-insurance, and Risk management & Claim Consulting services as permitted under applicable law. For more details on benefits, exclusions, limitations, terms and conditions, please read the sales brochure/policy wording carefully before concluding a sale with the respective Insurance companies.