

A GUIDE FOR YOUR MOVE TO INDIA

Healthcare in *India*

Your insurance, the best hospitals, everyday care and the emergency numbers, sorted before you ever need them. India's private hospitals are world-class; the trick is being set up in advance.

112 all emergencies

108 ambulance

Where expertise meets empathy.

Prepared for assignees relocating to India.

IKAN.COM

India's private hospitals are genuinely **world-class**, many internationally accredited, with English-speaking doctors and costs a fraction of those at home. The key to a stress-free experience is being **set up before you need care**: the right insurance, knowing where to go, and the emergency numbers in your phone. Here's all of it, step by step.

112 ALL EMERGENCIES (ONE NUMBER)	108 FREE GOVERNMENT AMBULANCE	₹15-20L+ SENSIBLE FAMILY COVER	45+ JCI-ACCREDITED HOSPITALS
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DO THIS FIRST

Before you need care, do two things: confirm **which nearby hospitals are in your insurer's network** (so treatment is cashless), and **save your nearest accredited hospital's number** + your insurance card/policy number in your phone. Five minutes now saves a stressful hour later.

FIRST, THE COVER

Insurance & cashless care

Most assignees are covered by an **employer or international health policy**; many top it up. The thing to understand is **cashless treatment**, at a network hospital you don't pay large bills upfront. Here's how a cashless claim actually works:

- 1 Go to a network hospital**
Show your insurance card and policy number at the hospital's insurance/TPA desk.
- 2 They request pre-authorisation**
The hospital's desk sends your details and the estimate to your insurer for approval.
- 3 The insurer approves**
Approved costs are settled **directly** between hospital and insurer, you don't pay them.
- 4 You settle only the extras**
Non-covered items (some consumables, room upgrades) are paid by you at discharge.

For a family using private hospitals, cover of **₹15 to 20 lakh+** is a sensible benchmark. Carry your card; keep the insurer's 24h claims line saved.

EXCELLENT CARE

Where to get treated

For anything serious, head to a leading **private hospital**. Groups like **Apollo, Fortis, Max, Manipal and Medanta** run modern, often **JCI/NABH-accredited** facilities with English documentation. For everyday issues, a GP or hospital out-patient clinic is quick and inexpensive. Book and find doctors through [Apollo 24|7](#) or [Practo](#).

YOU'LL PAY (PRIVATE, TYPICAL)	COST
GP / specialist consultation	₹500-1,500
Teleconsult	₹200-800
Basic blood panel	₹600-2,000
Private ER admission deposit	₹25,000-1,00,000

DAY TO DAY

Everyday health, the easy way



Teleconsults

See a doctor in minutes on Practo, Apollo 24|7 or 1mg



Pharmacies

On every corner; or delivered fast via PharmEasy & 1mg



Lab tests at home

Blood tests collected from your door, results by app



Keep a small kit

Your regular meds + a basic first-aid & tummy kit

IF IT'S URGENT

Emergencies

Save these now

112	One number for any emergency, police, fire, medical
108 / 102	Free government ambulance · 102 for maternity
Your hospital	A private hospital's own ambulance is often faster & better-equipped, save its number too



Private ERs may ask for an admission deposit (₹25,000 to 1,00,000) before treatment, your insurance reimburses or settles it cashless. Keep your insurance card and a card/UPI handy, and know your nearest in-network hospital in advance.

STAY WELL

Before you fly & good to know

BEFORE DEPARTURE	WHY
Travel-clinic visit (4-6 wks out)	Review routine vaccines & destination shots
Hepatitis A & typhoid	Food/water-borne, standard for India
Routine boosters; rabies if relevant	Per your doctor's advice



Drink filtered water

Bottled or filtered only in the first weeks while your stomach adjusts. (See the Setting Up Your Home guide for RO.)



Mind the air (esp. Delhi)

In winter, northern cities get poor air quality, a home purifier and an N95 on bad days help.



Mental health matters

Confidential helplines exist (Vandrevala, iCall). Settling in is a big change, support is available.



Carry your meds

Bring regular prescriptions with a doctor's note; most are available locally, but not all.

Moving with children? The school search runs on its own clock and starts before you fly, see the [Schools & Admissions](#) guide.

How IKAN helps

- ✓ We point you to the **best accredited hospitals** near your home and office
- ✓ We help you **understand your insurance** and which hospitals are in-network
- ✓ We set you up with **teleconsult & pharmacy apps** and a trusted GP
- ✓ We give you a **ready emergency card**, numbers, hospital, insurer, for the fridge

Healthcare · quick checklist

- ☐ Get your **vaccinations** before you fly
- ☐ Carry your **insurance card** & know your cover
- ☐ Identify your **nearest in-network hospital** & save its number
- ☐ Install **Practo / Apollo 24|7 / 1mg** for care & medicines
- ☐ Save **112 and 108**, and pack your regular medicines

Set up in advance, healthcare here is excellent and easy. We'll make sure you're covered and know exactly where to go. Questions any time.

Your IKAN Relocations team

ikan.com · enquiry@ikan.com · [+91 11 4049 0000](tel:+911140490000)