



Grow your wealth
to secure your health.

An investment guide for better health.

SHUBHCHINTAK
Creating happy families.

 **AXIS MUTUAL FUND**



Wonder how investments
can protect you and
your family's health?



The healthcare scenario is changing, owing to our changed lifestyles and constantly developing technology.

Life expectancy is increasing.

The longer you live = the more you are likely to spend on healthcare.

With improving standards of living, people are increasingly going in for wellness services including cosmetic procedures, gymnasium services and spas that are becoming more expensive by the day.

Lifestyle related diseases are on the rise and so is the cost of treating them. Everything, from the cost of visiting a doctor to the cost of medicines and hospitalization is increasing.

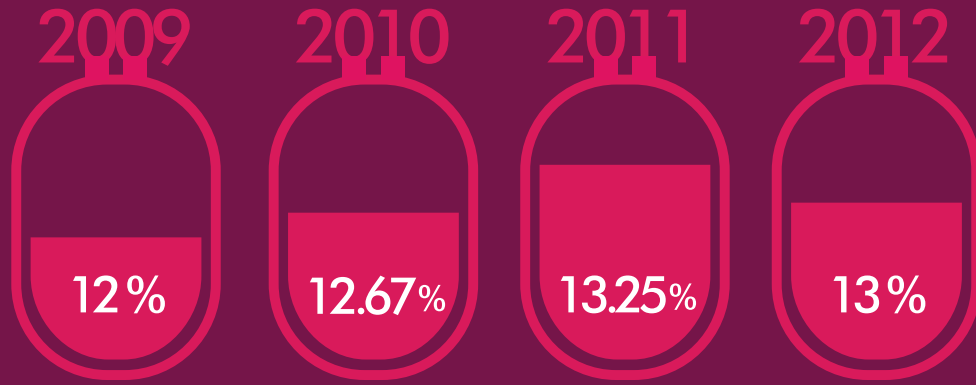
You just don't notice it as long as you are healthy. But one thing about health is that it is unpredictable. Hence, you need to be prepared to tackle any health issues. For which you need to plan & invest by taking into account the price rise in the healthcare industry.

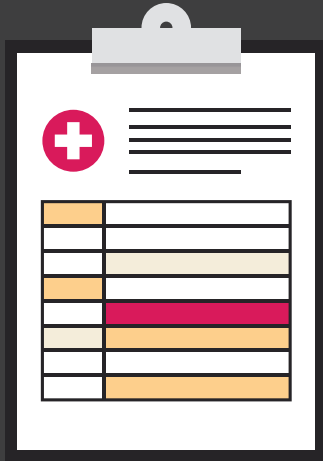


Medical inflation rate
in India is higher than
the general inflation rate

and this trend is projected
to continue. In fact,
medical inflation in
India outpaces that
of developed countries.

Medical inflation (INDIA)





A comparative look at
healthcare prices in India from
the past, present and in the future.

2025
2015
2005



₹3K

₹800 - 1K

₹400 - 500

Doctor
consultation
charges



₹7K - 7.5K

₹1.5K - 2K

₹600 - 1K

Echocardiogram



₹3.5K - 4K

₹800 - 1.2K

₹400 - 600

Ultrasound
scanning



₹5K - 5.5K

₹1.2K - 1.5K

₹500 - 700

Dialysis



₹12K - 14K

₹8K - 9K

₹6K - 6.5K

MRI
charges



₹7.5K - 8K

₹2.5K - 3K

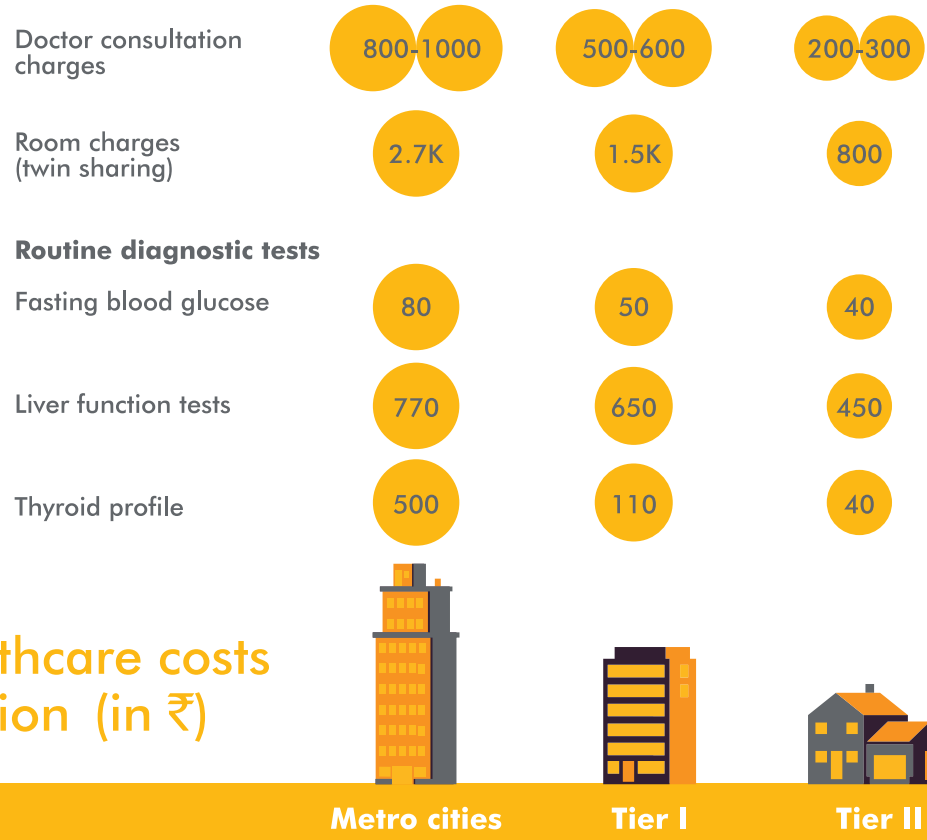
₹1K - 1.2K

Twin room
charges
per day



The cost of healthcare services and facilities also differ based on your location.

So incase you are planning to shift to a metropolitan city, you need to consider paying as much as twice or thrice the amount you would have had to in a tier I or tier II city, respectively. Also the difference is steeper with more specialized services.



Difference in healthcare costs according to location (in ₹)

Metro cities

Tier I

Tier II



Healthcare expenses in the 4 broad stages of life



Pregnancy &
motherhood



Infancy &
childhood



Middle age



Old age





Maternity care is not just about childbirth anymore. A number of adjuvant services have cropped up which adds to the expenses.

Ante-natal, **post-natal sessions**, diet and nutrition counseling, **exercise and physiotherapy**, baby management such as bathing, **breast feeding**, weaning techniques, **diet counseling**, stem cell banking.

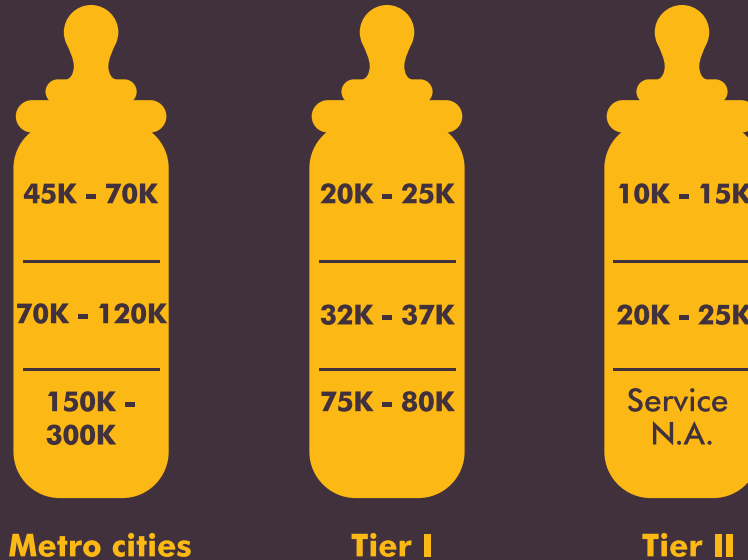
The cost of maternity care depends on the type of delivery and also differs from city to city. **Once again, the cost in the metros is 3-4 times higher than Tier I and Tier II cities.**

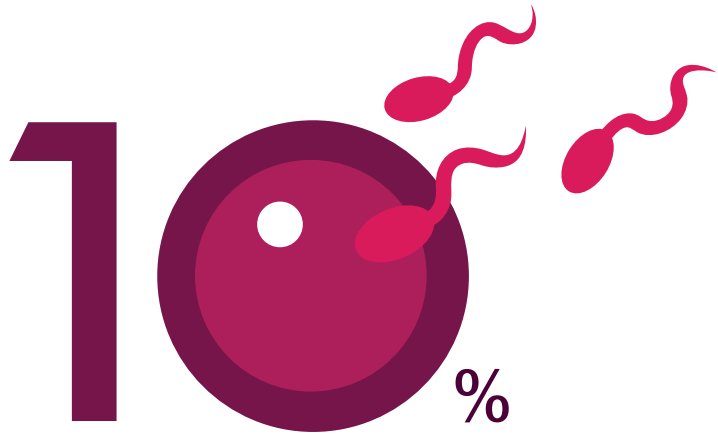
Different types of delivery
(Cost in ₹)

Normal delivery

C-section delivery

Newer forms of delivery
(under water delivery,
hypno delivery, resort delivery, etc)





**of the general population
in the reproductive age group
are likely to have fertility issues.**

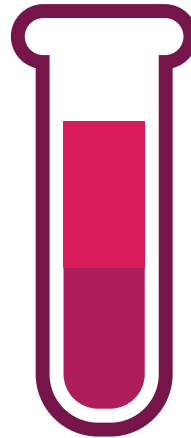
The number of couples requiring assisted reproduction is on the rise, especially with the growing trend of couples postponing motherhood. Here is a look at the cost of such procedures.

Cost per cycle(In ₹)

In-Vitro Fertilisation (IVF)

Intra Cytoplasmic Sperm Injection (ICSI)

Frozen Embryo Transfer (FET)

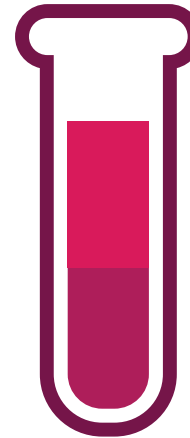


2014

200K - 300K

300K - 450K

75K - 150K



2019

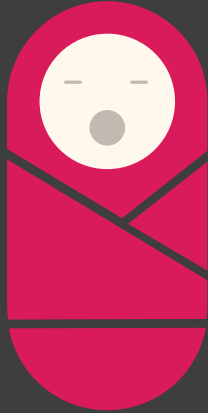
370K - 550K

550K - 830K

140K - 280K



Infancy & Childhood



Healthcare costs for treating a newborn are on par with that of an adult.

The average time spent in the hospital by a premature newborn is longer than an average adult; hence the total bill for such an incident is almost 1.5 – 2 times more expensive than that for an adult.

Cost per cycle(In ₹)

Neonatal Intensive Care Unit (NICU)	4.5K - 6K	4K	3K
Paediatric Intensive Care Unit (PICU)	4K - 6K	3.5K	3K
Intensive Care Unit (ICU)	5K - 6K	4K	2.5K - 3K
	Metro cities	Tier I	Tier II



Age	Vaccinations	
Birth	BCG, Oral Polio dose 1, Hep-B	₹3K - 8K
6 weeks	Polio vaccine dose 2, Rota virus	
10 weeks	Rota virus dose 2, Polio	
14 weeks	Rota virus dose 3, PCV	
6 months	Hepatitis-B	₹4.5K - 7.5K
9 months	Measles, Polio booster	
12 months	Hepatitis - A	
15 months	MMR, Varicella , booster	₹2K - 4K
16 -18 months	DTP dose 2	
2 years	Typhoid	
4 - 6 years	MMR, Varicella	

Vaccinations are an unavoidable healthcare expenditure for kids up to the age of five. Total vaccination costs can go up to

₹ **25K**

The age of chronic diseases



Causes

Change in lifestyle habits
Increased spending power
Sedentary lifestyle
Change in dietary patterns

Nature

Non-curative
High lifetime cost
Non-communicable diseases

Examples

Diabetes, cataract, cancers, cardiovascular diseases, arthritis, asthma, Chronic Obstructive Pulmonary Disease (COPD), congenital conditions, peptic ulcers, mental disorders, epilepsy, Alzheimer's and skin diseases.

India is the
diabetes capital
of the world.



by **2020**

India will also become
the cardiac disease
capital of the world.



1 in 25

people are likely to be
affected by diabetes

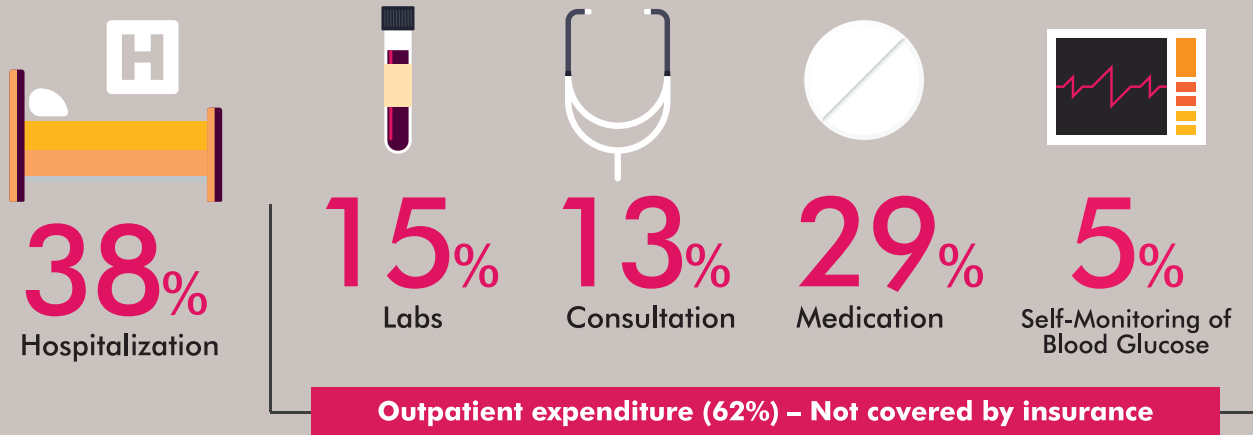


1 in 20

people are likely to be
affected by cardiac disease

Diabetic patients spend a substantial amount of money on non-hospitalization expenses to manage their condition.

Typical life time cost of care for a diabetic patient.



A significant amount of expenses for treating diabetes is driven by physician consultations and diagnostic tests, but not hospitalization. And mostly, health insurance policies do not cover costs associated with outpatient care; as a result most of these expenses are borne by the individual.



Non-communicable diseases such as knee replacement, by-pass surgery, and angioplasty are nearly 10 times more expensive than that of a communicable disease like Malaria or Dengue.

**Cost per episode of hospitalization
(in ₹)**

Total Knee Replacement (THR)
(Non-communicable)

Angioplasty (Non-communicable)



2014

210K

180K



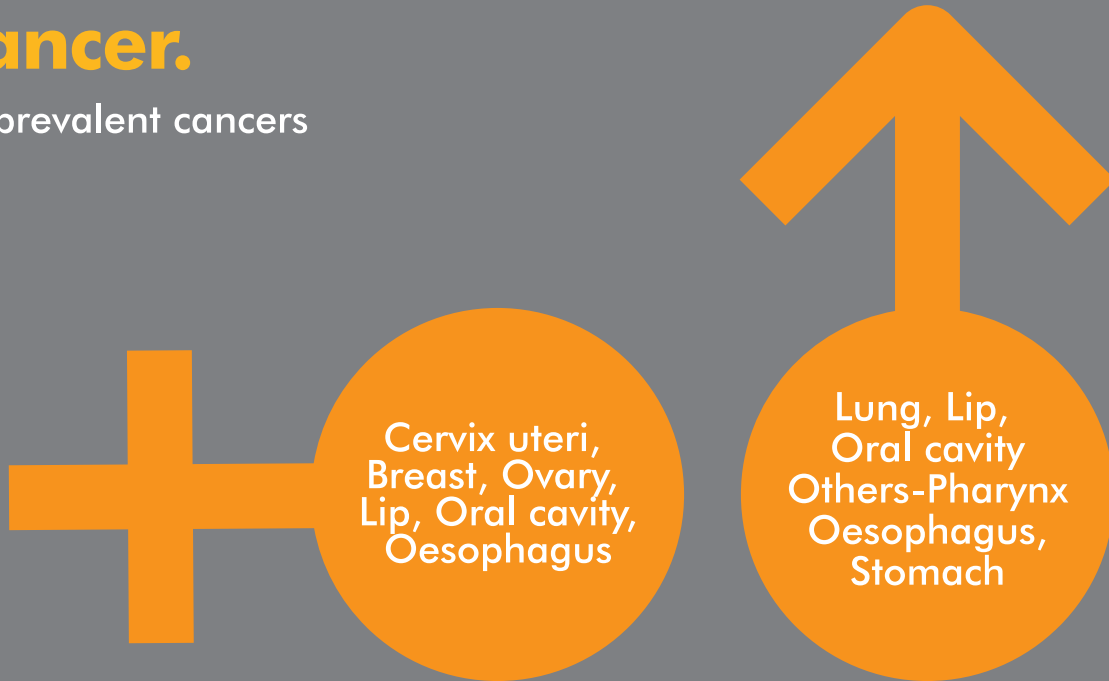
2019

390K

330K

Another chronic disease on the rise is **Cancer**.

5 most prevalent cancers



Treating any form of cancer can be very expensive and drain a family's financial resources.

Type of cancer

Form of treatment

Breast cancer – type I

Cancer surgery - ₹ 50K to ₹ 200K and / or
Chemotherapy - ₹ 36K to ₹ 50K

Breast cancer – type II

Cancer surgery - ₹ 50K to ₹ 200K and / or
Chemotherapy - ₹ 500K to ₹ 800K

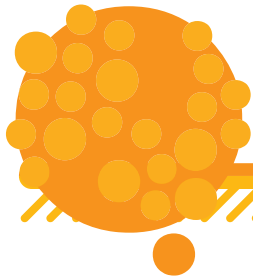
Lung cancer

Cancer surgery - ₹ 80K to ₹ 300K and / or
Chemotherapy - ₹ 30K to ₹ 200K

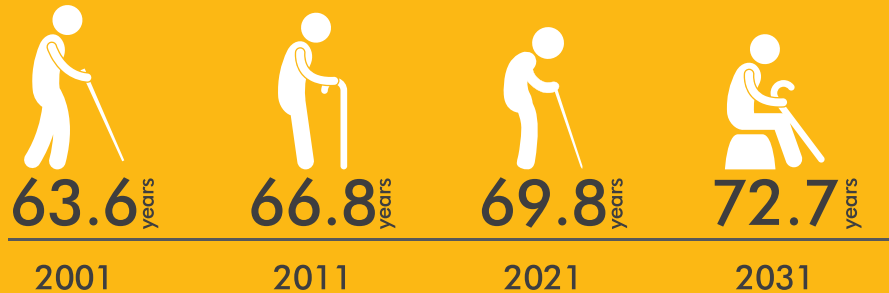
Oral cancer

Cancer surgery - ₹ 35K to ₹ 200K

Cancer treatment costs can vary between ₹ 200K to ₹ 1500K or even higher depending on the type of cancer and treatment.







Life's expectancy has been on the rise due to better amenities such as potable water, nutrition & sanitation, higher disposable income & increased access to healthcare facilities, increased literacy rates and health awareness.

But unfortunately, this longer life is accompanied by a longer list of chronic diseases that have to be treated. And hence, long term planning is crucial to ensure that you can afford these costs without compromising on your lifestyle during your old age.



2 out of 3

senior citizens are likely to suffer from at least one chronic ailment such as orthopaedic/musculoskeletal ailments (involving arthritis, rheumatism and osteoarthritis), hypertension, cataract, diabetes, asthma and heart disease.



1 in 10

senior citizens will undergo hospitalization with significant expenditure.



1 in 4

senior citizens suffer from arthritis, hypertension and 1 in 7-8 senior citizens suffer from cataract.

The prevalence of some of the chronic diseases in senior citizens.



Non-communicable diseases



24%

Arthritis

34%

18%

Hypertension

24%

12%

Cataract

14%

10%

Diabetes

10%

9%

Asthma

7%

7%

Heart diseases

5%

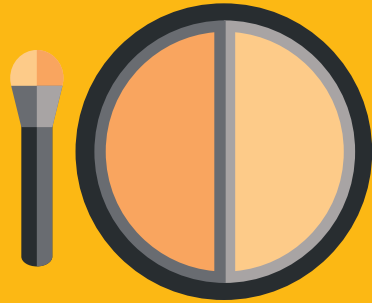


Cost of cataract and joint replacement varies greatly based on the nature of implants used. Moreover, most implants are imported, causing significant variation in the cost of the surgery depending on the currency exchange rates.

Cost of implants (in ₹)	Low end implant	High end implant
Cataract (per eye)	10K	50K
Arthritis (total knee replacement) (per joint)	25K	110K

And just like all other healthcare expenses we have seen, it also varies depending on your location.

Cost of procedure (in ₹)	Metro	Non-metros
Cataract (per eye)	25K - 40K	15K - 20K
Arthritis (total knee replacement) (per joint)	80K - 300K	60K - 150K



Cosmetic Treatments

Today, cosmetic procedures are on the rise.

People have the desire to take care of their looks. And this desire is supported by the advancements in medical technology and clinical skills. However, none of the cosmetic procedures are covered by any health insurance scheme.

Reasons for the rise in cosmetic treatments

- Rising disposable income
- Growing middle class
- Increase in access to healthcare
- Increasing aesthetic awareness
- Changing social perceptions

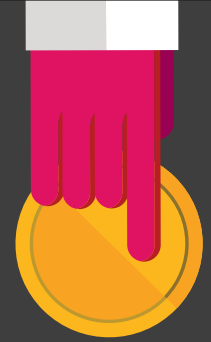


Cosmetic procedures and how much they can cost you.

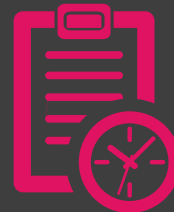
Cosmetic procedures cost (In ₹)	2014	2018
Breast augmentation	₹ 150K – ₹ 500K	₹ 276K – ₹ 920K
Rhinoplasty	₹ 80K – ₹ 200K	₹ 147K – ₹ 370K
Liposuction	₹ 40K – ₹ 100K	₹ 74K – ₹ 184K
Tummy tuck	₹ 100K – ₹ 300K	₹ 184K – ₹ 552K
Brow lift	₹ 100K – ₹ 250K	₹ 184K – ₹ 460K
Ear shaping	₹ 70K – ₹ 120K	₹ 130K – ₹ 221K
Cheek augmentation	₹ 100K – ₹ 240K	₹ 184K – ₹ 442K



We know that your personal health and that of your loved ones is not something you would take a chance with. The rising trends in healthcare expenses show that a mere health insurance policy will not be enough in case of an incident that requires extensive medical care. In such a case, you would have to spend from your pocket, which will affect the entire family's economic situation and compromise your lifestyle. In spite of which you will want to get the best healthcare treatment available. Hence, the simplest and best way to solve the healthcare situation is...



Planning Saving Investing





Invest

Create Wealth

Protect Health

While investing, one needs to balance safety and returns.

Investments for short term needs:
Cannot risk capital

Investments for long term needs:
Have to beat inflation

Mutual Fund Solutions for different needs



Short Term Needs 1-12 Months

- Safety of principal is critical
- Minimal volatility as one may need the money anytime

Liquid Funds

- No investments in equity
- Invest in very short maturing fixed income instruments



Medium Term Needs 12-60 Months

- Better returns, but capital to be safe
- Little volatility to be expected

Income Funds

- No investments in equity
- Invest in longer maturing debt/fixed income instruments



Long Term Needs More than 60 Months

- Returns have to beat inflation
- Volatility can be blunted with time

Equity/Hybrid Funds

- Equities are the best bet against inflation
- SIP is a good way to start investing

5 things to do today



Have a chat with your family
on their cosmetic aspirations.



Find out if you have any hereditary health issues.



Find out what are you most susceptible to.



Invest in a better lifestyle-
Walk, exercise, limit TV time etc.



Get a health check-up done, regularly.



Start planning & investing today
for a happier & healthier tomorrow.

For any assistance and guidance:
Write to us at
financialfitness@axismf.com

Data Source: HealthBridge Advisors Pvt. Ltd. (HBA)

Statutory Details: Axis Mutual Fund has been established as a Trust under the Indian Trusts Act, 1882, sponsored by Axis Bank Ltd. (liability restricted to Rs. 1 Lakh). **Trustee:** Axis Mutual Fund Trustee Ltd. **Investment Manager:** Axis Asset Management Co. Ltd. (the AMC). **Risk Factors:** The sponsor is not liable or responsible for any loss or shortfall resulting from the operation of the scheme. **Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.**