

Max Bupa introduces innovative health ATMs

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Max Bupa Health Insurance (MBHI) has introduced an innovative concept of health ATMs. These machines will conduct non-intrusive medical tests and issue health policies for up to Rs 10 lakh without manual intervention.

The health ATMs will initially be installed in branches of banks that partner Max Bupa for distribution. This will simplify the purchase journey for health insurance products and more importantly ensure that the policy is delivered seamlessly to them. The company will launch around 20 machines in Bank of Baroda within a month. This will be expanded to 100 in three to six months.

Max Bupa is working with a health startup to launch this service. To keep this simple the company has decided to restrict the medical tests to non-intrusive tests and provide simple indemnity covers instead of the company's flagship policy which requires more documentation.

The machine will be measuring various parameters of the policy buyer, starting from height, weight, blood pressure, blood oxygen levels and temperature. The data will be used to calculate parameters such as body mass index, bone mass, and muscle mass. The data will be transmitted and analysed real-time to arrive at a health score.