

INDIA TODAY

PR Newswire

PR Newswire®

Star Health FY26 Data Highlights How Young India is Driving the Digital Health Insurance

Revolution

Direct digital channel data reveals strong adoption among young salaried professionals, higher health insurance coverage levels, and growing digital adoption beyond India's top metros

Key Pointers:

Around 66% of Star Health's customers buying fresh health insurance policies directly through digital channels in FY26 were below 40 years of age, while nearly 60% were salaried professionals.

Customers purchasing health insurance through Star Health's direct digital channel opted for an average Sum Insured of ₹14 lakh, compared with the company-wide average of ₹12 lakh for fresh policies.

Star Health's direct digital channel recorded 38% year-on-year growth in fresh health insurance policies in FY26, with only 22% of fresh-growth GWP from the D2C channel coming from the top

six metros, indicating growing digital adoption across non-metro and Tier 2 markets.

CHENNAI, India, Sept. 16, 2026 /PRNewswire/ -- India's leading standalone health insurer, [Star Health and Allied Insurance Company Limited](#) (NSE: STARHEALTH) (BSE: 543412) today released its FY26 direct digital channel data showing that young, salaried Indians are increasingly choosing digital channels to buy higher-value health insurance covers.



The data points to a broader shift in health insurance behaviour, with digitally comfortable consumers moving from assisted, intermediary-led purchase journeys to more direct, self-led, digitally supported decision-making. Star Health's FY26 direct digital channel insights further reveal that young working professionals are driving this transformation, leveraging digital purchase journeys while opting for higher health covers than the company average.

India's Young Workforce is Choosing Higher Health Protection

According to the [United Nations India](#), India is home to more than 371 million young people, the largest youth population in the world, creating an unprecedented opportunity to improve long-term financial resilience through early health insurance adoption.

Star Health's FY26 direct digital channel data offers a closer look at how this demographic is engaging with health insurance, particularly through digital-first purchase journeys.

According to Star Health's FY26 direct digital channel data for fresh HI policies:

Around **66% of customers are below 40 years of age.**

Nearly **60% are salaried professionals**, indicating that health insurance is increasingly becoming an integral part of financial planning among the working population.

Customers buying directly through digital channels opt for an **average Sum Insured of ₹14 lakh**, which is **higher** than the company's overall average of ₹12 lakh, suggesting greater awareness of rising healthcare costs.

Close to 10% of the fresh policies are options for higher-benefit products such as Critical illness benefit, Hospital-Cash, showcasing in-depth understanding of the category.

Almost 16% of the fresh Health Insurance GWP in FY26 was sourced via the D2C channel.

The data reflects a growing preference among digitally savvy consumers to secure

comprehensive health protection earlier in life proactively.

Optimistic about changing consumer behavior, Mr. Deepakh Himmatsinghka, Chief Business Officer - D2C Vertical, Star Health and Allied Insurance, said, *"Our D2C data reflects a clear shift in fresh health insurance policy buying among younger Indians. Nearly 66% of our D2C customers are below 40 years, and they are opting for an average Sum Insured of ₹14 lakh,*

compared to ₹12 lakh across the company. With the channel growing 38% year-on-year in FY26, the trend is clear. Young, digitally connected consumers are not only buying health insurance earlier but are also choosing higher levels of protection."

Digital Innovation Driving the Next Phase of Health Insurance

This shift in consumer behaviour is also driving Star Health to evolve its digital approach, with technology playing a central role in making health insurance more accessible, personalised and seamless for today's digitally connected consumers. Star Health has built a technology-led ecosystem focused on digital payments, multilingual engagement, AI-enabled assistance and personalised human support across the digital purchase journey.

The company's digital purchase journey is fully enabled for online payments, with **100% of premium collections** completed digitally.

Star Health's digital purchase journey is backed by nearly **1,600 trained tele calling and customer care professionals** across the country, ensuring customers can access human guidance when they need support.

Customers can receive assistance in **9 Indian languages** through trained tele calling teams, making the digital buying experience more inclusive and accessible.

AI-powered voice bots also provide multilingual assistance in nine languages.

AI-enabled chatbots are being introduced to further enhance customer convenience.

Every customer is assigned a **dedicated Relationship Manager**, ensuring personalised guidance despite a digital buying journey.

100% of customer conversations are monitored using Artificial Intelligence to improve quality, compliance and continuous learning.

Praising Star's digital initiatives, Mr. Himanshu Walia, Whole-Time Director and Chief Marketing Officer, Star Health and Allied Insurance, said, *"Young Indians are changing the way health insurance is researched, bought and serviced. They expect a digital-first experience, but they also want trust, clarity and expert support when making an important financial decision. Our direct digital channel data shows that younger customers are not only adopting digital purchase journeys faster, they are also choosing higher health covers, which reflects a more serious approach to financial protection. At Star Health, we are investing in technology, Artificial Intelligence, multilingual access and human guidance to make health insurance simpler, more accessible and more relevant for the next generation of policyholders."*

Building a Digital-First Health Insurance Experience

While technology is transforming how consumers research and purchase health insurance, Star Health continues to place trust and personalised assistance at the centre of the customer journey.

Its D2C model combines digital payments, Artificial Intelligence, multilingual assistance, trained Customer-care professionals and dedicated Relationship Managers to support customers throughout their health insurance journey.

As digital adoption expands across India, Star Health remains focused on building technology-enabled health insurance experiences that make health insurance more accessible, intuitive and personalised for consumers.

Frequently Asked Questions (FAQs)

What does Star Health's FY26 digital health insurance data show?

Star Health's FY26 direct digital channel data shows strong adoption of digital health insurance among younger consumers. Around 66% of customers buying fresh health insurance policies through the digital channel were below 40 years of age.

What is the average Sum Insured chosen by Star Health's digital customers?

Customers purchasing fresh health insurance policies directly through Star Health's digital channel opted for an average Sum Insured of **₹14 lakh**, compared with the company-wide average of **₹12 lakh** for fresh policies.

How fast did Star Health's direct digital channel grow in FY26?

Star Health's direct digital channel recorded **38% year-on-year growth in fresh health insurance policies in FY26**.

About Star Health and Allied Insurance:

Star Health and Allied Insurance Company Limited (NSE: STARHEALTH; BSE: 543412), one of India's leading standalone health insurance companies, commenced operations in 2006 as India's first standalone health insurance company. Star Health provides Health, Personal Accident and Travel Insurance to its customers. The Company has grown to emerge as one of the preferred health insurance companies in India with several pioneering products and services to its credit. With customer-centricity at its core, the Company has developed superior and innovative product offerings, service capabilities and a seamless claims management process. Star Health offers tailor-made products to cater to needs such as cancer, diabetes and cardiac illnesses, as well as specific segments such as senior citizens, women and children. Star Health is India's first health insurance company to settle over 1 crore claims.

Star Health and Allied Insurance Co. Ltd. has a strong multi-channel distribution network of 900+ offices, over 8.5 lakh agents and robust bancassurance and financial institution partners. The Company has 16,000+ network hospitals and 18,500+ employees.

Talk to Star: helping policyholders plan care with confidence: Star Health offers guided support through **7200 222 333** for eligible policyholders seeking Home Healthcare or planned hospitalisation assistance. Customers can call the number and press **1 for Home Healthcare** or press **2 for planned hospitalisation**. The service helps customers understand coverage, network hospital options, the cashless process, required documents and care pathways before admission or home-based treatment. Non-policyholders can access free 24/7 Virtual OPD consultations through the Star Health Customer app.