

24th May, 2023

Dr.B.L Mehra
Secretary
National Commission for Indian System of Medicine
Ministry of AYUSH, Govt. of India
Office: 61-65, Institutional Area, Janakpuri,
New Delhi - 110058

Sir,

Sub: Denial/Rejection/Dishonor of Health Claims for surgical treatments by IRDA approved Insurance Companies, PA's

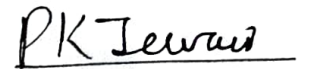
We are in receipt of your letter on the captioned subject. In this regard it is to inform you that, covering a specific line of treatment in the insurance product or to provide coverage for any particular treatment is part of the insurance product design and is in the realm of insurance companies. In view of commercial nature of insurance products insurers take into consideration various factors and design products which are viable and self-sustainable. IRDAI does not involve either in product design or authorise /enrol/recommend any medical practitioners to any insurance company for providing any specific health care service. It may be noted that the insurers, subject to terms and conditions of policies may consider the services rendered by any medical professional falling within the definition of "medical practitioner" as defined vide clause 26 of master Circular on Standardisation of health insurance products dated 22nd July, 2020. The said definition is reproduced below for your reference.

"Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.

(Insurance companies may specify additional or restrictive criteria to the above e.g. that the registered practitioner should not be the insured or close member of the family. Insurance Companies may also specify definition suitable to overseas jurisdictions where Indian policyholders are getting treatment outside India as per the terms and conditions of a health insurance policy issued in India)"

Further, it is to inform that the IRDAI has already incorporated enabling provisions in IRDAI (Health Insurance) Regulations, 2016 to provide coverage for one or more systems covered under 'AYUSH treatment'. Therefore, there are enabling provisions which allow insurers to cover surgical treatments referred in your letter.

Yours sincerely

A handwritten signature in black ink, appearing to read 'PK Tewari', written over a horizontal line.

Pankaj Kumar Tewari
General Manager