



Ref: IRDAI / HLT/ MISC / CIR / 189 / 07/ 2020

14th July, 2020

To

All General and Health Insurers (Except ECGC and AIC)

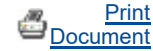
Re: Provision of cashless facility to the policyholders

1. It has been brought to the notice of authority that certain hospitals are denying cashless facility to policyholders for treatment of covid-19.
2. Attention is drawn to the provisions of regulation 31 (d) of IRDAI (Health insurance) Regulations, 2016 wherein every general and health insurance company shall endeavour to enter into agreements with adequate number of both public and private sector network providers across the geographical spread.
3. Further, in terms of Regulation 31 (a) of IRDAI (Health Insurance) Regulations, 2016, general and health insurance companies may offer policies providing cashless services to the policyholders. For the purpose of providing cashless services insurers / Third Party Administrators (TPAs) shall enlist network providers (hospitals) to provide medical services and shall also enter in to a service level agreement.
4. In this regard, insurance companies are advised to ensure that where the policyholder is notified about availability of cashless facility at the empanelled network provider, the cashless facility at such network provider shall be made available to the policyholder in accordance to the terms and conditions of the policy contract and as per the terms agreed in Service Level Agreement (SLA).
5. Insurance companies are also advised to put in place an exclusive grievance redressal mechanism to address the grievances of policyholders relating to the denial of cashless facility for covid-19 and other grievances against such hospitals that are enlisted as network providers. Insurance companies shall also put in place continuous communication channel with all the network providers for prompt resolution of the grievances of policyholders.
6. Where any network provider denies cashless facility and deviates from agreed terms of the SLA, insurance company shall take an appropriate action against such network providers as provided in SLA.

7. Also, where policyholders' interests are adversely affected because of the conduct of the network providers, such instances may be immediately reported to the appropriate Government agencies of the concerned State/area. Action taken against such network providers may also be published on the website of the insurance company for the information of the insured public.
8. This has the approval of the competent authority.



(D V S Ramesh)
General Manager (Health)



Press Release	
Ref: --	Date: 14-07-2020
Cashless facility for treatment of Covid-19	
<u>Press Release</u>	
<p>The Authority is aware of reports that some hospitals are not granting cashless facility for treatment of Covid-19 despite such arrangements with the insurers. It is also brought to the notice of the Authority that some of these hospitals are also demanding cash deposits from the policyholders.</p> <p>As per the provisions of regulation 31 (d) of IRDAI (Health insurance) Regulations, 2016, general and health insurance companies are expected to enter into agreements with public and private sector healthcare providers across the geographical spread. The list of the network providers (hospitals) with whom the insurance company has entered into a service level agreement shall be published in the websites of the insurers and TPAs (Third Party Administrators). Where such service level agreements (SLA) are entered with the Network Providers (hospitals), it is essential for all such hospitals to provide cashless facility for any treatment to the policyholders including Covid-19 treatment in accordance with agreed provisions of SLA and terms and conditions of policy contract.</p> <p>Therefore, it is clarified that the policyholders are entitled to cashless facility at all such network providers (hospital) with whom the Insurance company/TPA has entered into an agreement in accordance to the norms of SLA.</p> <p>In the event of denial of cashless facility at any such enlisted network providers (hospitals) the aggrieved policyholders may send a complaint to the concerned insurance company. The details and email ids of Grievance redressal officers of insurance companies can be accessed from the website of the insurers or at the following link:</p> <p>https://www.irdai.gov.in/ADMINCMS/cms/NormalData_Layout.aspx?page=PageNo225&mid=14.2</p> <p>Insurance companies have been directed to ensure smooth availability of cashless facility with all the network providers (hospitals) empaneled with them by actively interacting with the hospitals.</p>	
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