



भारतीय बीमा विनियामक और विकास प्राधिकरण
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA

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Communication on Health Insurance Claims

Press Release

There are reports of instances of some hospitals charging differential rates and insisting on cash deposits from the policyholders for providing treatment for COVID-19 despite having cashless arrangement with Insurers.

Charging differential rates to policyholders, demanding advance deposits and denying cashless treatment to policyholders of health insurance policies is not only detrimental to the interest of policyholders but may also violative of the service level agreement between the service provider hospitals and the insurance companies.

In this difficult time of a second wave of COVID-19 pandemic, network provider hospitals are requested to rise to the occasion and to provide cashless treatment to policyholders for all treatments covered by the insurance policy including COVID-19 as per the terms of service level agreements. All hospitals are also requested not to differentiate the patients in terms of admission or treatment whether they are insured or not insured or whether they pay cash or avail of cashless facility. A gesture of this nature on the part of hospitals in these difficult times will re-inforce the confidence of the public in the healthcare system including health insurance and build trust.