



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

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Granting cashless facility for treatment of Covid-19

PRESS RELEASE

There are some reports that some hospitals are not granting cashless facility for treatment of Covid-19 despite policyholders being entitled for the cashless treatment under their Policy. In this regard, it is clarified that where insurers have an arrangement with the hospitals for providing cashless facility, such network hospitals are obligated to provide cashless treatment for all treatments including treatment for COVID-19.

All the Network Providers (hospitals) who have signed Service Level Agreements (SLA) with general and health insurers have to mandatorily 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.

Therefore all policyholders that are entitled to cashless facility at all such network providers (hospital) with whom the Insurance company/TPA has entered into an agreement shall avail the benefit of cashless treatment.

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:

https://www.irdai.gov.in/ADMINCMS/cms/NormalData_Layout.aspx?page=PageNo225&mid=14.2

Insurance companies have also been directed to ensure smooth availability of cashless facility with all the network providers (hospitals) empaneled with them by actively interacting with the hospitals.