

Ref: IRDAI/HLT/ORD/Gen/221/10/2022

Date: 21<sup>st</sup> Oct,2022

## **ORDER**

### **Re: Constitution of Health Insurance Consultative Committee**

1. Health Insurance needs to constantly evolve to keep pace with the changing canvas of healthcare. It should be able to comprehensively cater to the needs of those seeking to purchase insurance as a protection mechanism for health expenses. It is necessary for every family in the country to have a health insurance cover. The various elements in the health insurance value chain are required to be visited periodically in order to provide an enabling environment to achieve the goal of universalisation of health insurance in the country.

Towards this end, a Health Insurance Consultative Committee is hereby constituted for a period of two years as follows:

- a) Mr. Rakesh Joshi, Member, IRDAI, Chair
- b) Representative of National Health Authority, Member
- c) Dr. Devi Prasad Shetty, Chairman, Narayana Health, Member
- d) Dr. Naresh Trehan, Cardio-thoracic surgeon, Chairman and Managing Director Medanta Heart Institute, Member
- e) Dr. Alexander Thomas, National President, Association of Healthcare Providers India, Member
- f) Dr. Arati Verma, Sr.VP, Max Healthcare, Member
- g) Mr. Ajay Nair, CEO, SWASTH Foundation, Member
- h) Mrs. Neerja Kapur, Chairman cum Managing Director, The New India Assurance Company Ltd, Member
- i) Mr. Mayank Bathwal, CEO, Aditya Birla Health Insurance Company limited, Member
- j) Mr. Bhargav Dasgupta, CEO, ICICI Lombard General Insurance Company, Member
- k) Ms. Vibha Padalkar, CEO, HDFC Life Insurance Company Limited, Member
- l) Dr. Nayan Shah, CEO, Paramount Health Services & Insurance TPA Pvt Ltd, Member
- m) Dr. Vikram Chhatwal, CEO, Medi-Assist Insurance TPA Pvt Ltd, Member
- n) Shri. Sarang Deo, Executive Director, Max Institute of Health Management, Indian School of Business, Hyderabad, Member
- o) Mrs. Yegnapriya Bharath, CGM, Health Department, IRDAI, Convenor

2. The terms of reference of the Committee are as follows:

- a) Arrive at ways and means to increase the penetration of health insurance in India including identifying issues and challenges in the entire value chain and making recommendations to overcome them.
- b) Identify challenges in carrying out health insurance business smoothly and make recommendations to facilitate ease of doing business.
- c) Identify the changing dynamics in healthcare and make recommendations regarding appropriate product designs including a universal standard product that is basic and simple.
- d) Identify concerns relating to policyholder servicing as well as awareness and make recommendations to address them.
- e) Make recommendations regarding standardisation of procedures amongst providers including for capture, collation and analysis of data.
- f) Make recommendations to put in place systems for servicing health insurance that can plug into the e-platform envisaged by IRDAI
- g) Any other matter which would help in the growth of insurance penetration and deepen health insurance inclusion.

3. The Health Consultative Committee would meet physically or virtually at least once a quarter and more frequently, if necessary.

**(Yegnapiya Bharath)**

**Chief General Manager-Health**