



Ref: IRDAI/HLT/ORD/Misc/115/07/2018

24th July, 2018

ORDER

Re: - Constitution of working group for standardization of exclusions in Health Insurance Contracts

Considering the importance of standardization in health insurance and to enhance transparency and uniformity the Authority had from time to time issued guidelines on standardization such as; standardization of terminology to be used in Health Insurance Policies and Standard Nomenclature and Procedure for Critical Illnesses. With the increase in the number of companies providing Health Insurance there is an increase in the number of products offered. It is desired that the industry adopts a uniform approach while incorporating the 'exclusions' as part of product design as well as for the wording of the 'exclusions'.

In order to examine the above issue and submit suitable recommendations a working group is constituted with the following Members.

1. Mr Suresh Mathur, E D (Health), IRDAI
2. Mr Harish Nadkarni, CEO, NABH
3. Mr Annaswamy Vaidheesh, Chairman, CII Sub-committee Health Insurance
4. Mr RM Singh, G M, New India Assurance Co
5. Mr D Sai Srinivas, Appointed Actuary, Bajaj Allianz Life Insurance Co
6. Mr Shreeraj Deshpande, SVP & Head - Operations, Future Generali General Insurance Co
7. Dr Vikram Jit Singh Chhatwal, Whole-Time Director, Medi Assist TPA
8. Dr S Prakash, COO Star Health
9. Mr D V S Ramesh, G M (Health), IRDAI
10. Dr Pankaj Sharma – Convener

Mr Suresh Mathur, E D (Health) shall be Chairman of the working group.

Terms of reference for the working group shall be: -

- i. Examine the exclusions that are prevalent in the health insurance policies.
- ii. Rationalize the exclusions by minimizing the number, so as to enhance the scope of health insurance coverage granted.
- iii. Rationalise the exclusions that disallow coverage with respect to new modalities of treatments and technologically advanced medical treatments.
- iv. Identify the type of exclusions which shall not be allowed.
- v. Study wordings/language of the exclusions and standardize the wordings of exclusions in a simple and easily understandable language.
- vi. Study the scope for allowing individual specific and/or ailment/disease specific permanent exclusions at the time of underwriting so that the policyholders are not denied health insurance claims unrelated to the exclusions.
- vii. Any other matter relevant to the subject of exclusions.

It is advised that the working group may hold meetings as and when needed and submit a report with recommendations within eight weeks from the date of this order. The working group may invite other persons to the meeting(s) as special invitees as may be required.

A handwritten signature in black ink, appearing to read 'M. Joseph', with a horizontal line underneath it.

Member (Non-Life)