



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

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Cashless facility for treatment of Covid-19

Press Release

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.

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.

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.

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://irdai.gov.in/documents/37343/365630/Cell+for+redressal+of+grievances+of+Policyholders%2C+Sep+2020.pdf/793de467-bb69-ef5c-7db5-664558efd6fc?t=1637155687838>

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.