

**GOVERNMENT OF ASSAM  
HEALTH & FAMILY WELFARE DEPARTMENT  
DISPUR, GUWAHATI – 781006**

No. HLA.481/2021/28

Dated Dispur the 15<sup>th</sup> July, 2021.

**ORDER**

Whereas it has been reported that some Private Hospitals and Nursing Homes are not admitting patients suffering from COVID-19 even though such patients have an Insurance cover; and

Whereas, the regulatory authority, Insurance Regulatory and Development Authority of India (IRDA) has passed an Order/Circular on 4<sup>th</sup> March, 2020 to alleviate the hardships that may be caused to policy holders towards treatment of hospitalization for all such claims reported under COVID-19; and

Whereas the Order/Circular provides that where hospitalisation is covered in a product, insurers shall ensure that the cases related to COVID-19 shall be expeditiously handled; and

Whereas, the Order/Circular /instructs the Insurers to settle the costs of admissible expenses during the course of treatment including the treatment during quarantine period in accordance with policy contract and the extant regulatory framework; and

Whereas, the Order/Circular also instructs that all claims reported under COVID-19 shall be thoroughly reviewed by the claims review committee before repudiating the claims; and

Whereas, in PIL No 24 of 2020, the Hon'ble Gauhati High Court was pleased to observe that the said Order passed by Insurance Regulatory and Development Authority of India (IRDA) clearly stipulates that persons having insurance cover will be given treatment by the designated hospitals in case such persons get infected with Corona virus and that all the hospitals have to abide by the order of the Regulatory Authority;

Therefore, it is directed that all Private Hospitals and Nursing Homes registered under the Clinical Establishment Act shall strictly abide by the order/circular issued by the Insurance Regulatory and Development Authority of India while handling treatment of all COVID-19 cases reported at the hospitals through empaneled Insurance companies.

Any aberration and non-compliance shall invite action as per violation/non-compliance of the enabling sections of the Clinical Establishment Act and other provisions of Law.

All Government orders, circulars, advisories including the treatment protocols issued by State & Central Government for COVID-19 management shall be followed diligently by all Hospitals.

The Director of Health Services, Assam shall ensure that this order is followed in totality and take immediate action as per provisions of law and also inform State Government in Health & Family Welfare Department if some violations/aberrations are reported.

The copy of Order dated 04/03/2020 by IRDA is enclosed herewith.

  
(Anurag Goel, IAS)

Principal Secretary to the Govt. of Assam,  
Health & Family Welfare Department

Contd...


Memo No. HLA.481/2021/28-A

Dated Dispur the 15<sup>th</sup> July, 2021.

Copy to

1. Chief Secretary, Assam.
2. Director General of Police, Assam.
3. Principal Secretary to Hon'ble Chief Minister, Assam.
4. ADGP (L&O)/ ADGP (S), Assam.
5. Commissioner & Secretary, Health & Family Welfare Department, Assam.
6. CEO, Atal Amrit Abhuyan, Assam, Khanapara, Guwahati-22
7. Mission Director, National Health Mission, Assam, Guwahati-5
8. Director of Medical Education, Assam, Sixmile, Khanapara, Guwahati-22.
9. Director of Health Services, Assam, Hengerabari, Guwahati-36.
10. Director of Health Services (FW), Assam, Hengerabari, Guwahati-36.
11. Director of AYUSH, Assam, Dispur, Guwahati-6.
12. Director of Information and Public Relation, Dispur for wide publicity.
13. All Deputy Commissioners/ Sub- Divisional Officers (all districts).
14. Principal of Medical Colleges/Joint Director of Health Services Districts/Principal Secretary Karbi Autonomous Council/ Principal Secretary Dima-Hasao and Principal Secretary BTC.
15. All Superintendents of Police.
16. Principal-cum-Chief Superintendents/ Superintendents of all Medical Colleges of Assam.
17. Joint Director of Health Services (all districts).
18. Superintendents of all District Hospitals of Assam and In charge Medical Officer of Health institutions under Government of Assam
19. The SO to Chief Secretary, Assam, Dispur, Guwahati-6.
20. PS to Hon'ble Chief Minister, Assam, Dispur, Guwahati-6.
21. PS to Hon'ble Minister, Health & Family Welfare, Assam, Dispur.
22. Any other concerned.

By order etc.,

  
Joint Secretary to the Govt. of Assam,  
Health & Family Welfare Department





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

परिपत्र  
Circular

संदर्भ सं. आईआरडीएआई/एचएलटी/आरईजी/सीआईआर/054/03/2020 दिनांक: 04-03-2020  
Ref No: IRDAI/HLT/REG/CIR/054/03/2020 Date: 04-03-2020

प्रति / To,  
सभी बीमाकर्ता (ईसीजीसी, एआईसी को छोड़कर)  
All Insurers (except ECGC, AIC)

विषय: कोरोना वायरस के अंतर्गत सूचित दावों पर कार्रवाई संबंधी दिशानिर्देश  
Re: Guidelines on handling of claims reported under Corona Virus

1. स्वास्थ्य बीमा व्यवसाय में उत्पाद फाइलिंग संबंधी दिशानिर्देश (संदर्भ: आईआरडीए/एचएलटी/आरईजी/सीआईआर/150/07/2016) दिनांक 29 जुलाई 2016 के उपबंधों के अनुसार फाइल किये गये और अनुमोदित किये गये उत्पादों के संबंध में, जहाँ अस्पताल में भर्ती की चिकित्सा के व्ययों के लिए कवरेज प्रदान किया गया है, पालिसीधारकों को संभवतः होनेवाली कठिनाइयों को कम करने के लिए, कोरोना वायरस के अंतर्गत सूचित सभी दावों पर निम्नलिखित मानदंडों के अनुसार कार्रवाई की जाएगी।

In respect of the products filed and cleared as per the provisions of Guidelines on product filing in Health Insurance Business (Ref: IRDAI/HLT/REG/CIR/150/07/2016) dated 29th July 2016, where coverage is granted for treatment of hospitalization expenses, in order to alleviate the hardships that may be caused to the policyholders, all claims reported under corona virus shall be handled as per the following norms.

i) जहाँ किसी उत्पाद में अस्पताल में भर्ती को कवर किया गया है, वहाँ बीमाकर्ता यह सुनिश्चित करेंगे कि कोरोना वायरस रोग (कोविड-19) से संबंधित मामलों पर शीघ्रता से कार्रवाई की जाएगी।

Where hospitalization is covered in a product, insurers shall ensure that the cases related to Corona virus disease (COVID-19) shall be expeditiously handled.

ii) संगरोधन अवधि के दौरान चिकित्सा सहित चिकित्सा की अवधि के दौरान स्वीकार्य चिकित्सा व्ययों की लागतों का निपटान पालिसी राबिदा की लागू शर्तों एवं वर्तमान विनियामक ढाँचे के अनुसार किया जाएगा।

The costs of admissible medical expenses during the course of treatment including the treatment during quarantine period shall be settled in accordance to the applicable terms and conditions of policy contract and the extant regulatory framework

iii) कोविड 19 के अंतर्गत सूचित सभी दावों की समीक्षा दावा समीक्षा समिति द्वारा दावों का निराकरण करने से पहले अच्छी तरह से की जाएगी।

All the claims reported under COVID 19 shall be thoroughly reviewed by the claims review committee before repudiating the claims.

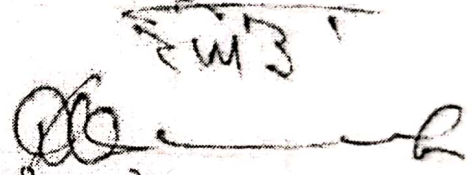
2. आवश्यकता पर आधारित स्वास्थ्य बीमा कवरेज उपलब्ध कराने के लिए, बीमाकर्ता रोगवाहक (वेक्टर) से उत्पन्न बीमारियों सहित विभिन्न विशिष्ट बीमारियों के लिए उत्पाद प्रारंभ कर रहे हैं। विभिन्न खंडों की स्वास्थ्य बीमा संबंधी आवश्यकताएँ पूरी करने के प्रयोजन के लिए बीमाकर्ताओं को सूचित किया जाता है कि कोरोना वायरस के लिए चिकित्सा की लागतों को कवर करनेवाले उत्पाद अभिकल्पित करें।  
In order to provide need based health insurance coverage, insurers are introducing products for various specific diseases including vector borne diseases. For the purpose of meeting health insurance requirements of various sections, insurers are advised to design products covering the costs of treatment for Corona Virus

3. ये अनुदेश आईआरडीए अधिनियम, 1999 की धारा 14(2)(ड) के उपबंधों के अधीन जारी किये जाते हैं तथा ये तत्काल प्रभाव से प्रवृत्त होंगे।

These instructions are issued under the provisions of Section 14 (2) (e) of IRDA Act, 1999 and shall come in to force with immediate effect.

4. इसे सक्षम प्राधिकारी का अनुमोदन प्राप्त है।

This has the approval of the competent authority.



(डी वी एस रमेश / D V S Ramesh)

महाप्रबंधक (स्वास्थ्य) / General Manager (Health)