

31st January, 2024

IRDAI/HLT/CIR/GDL/31/01/2024

To

All General and Health Insurers (Except ECGC & AIC)

Sub: Guidelines on providing AYUSH coverage in Health Insurance policies.

In recent times, AYUSH treatments have garnered increased popularity and have become an established branch of medicine. Considering the growing demand for AYUSH treatments, there is a need to consider these treatments at par with other treatments.

Accordingly, all insurers are advised to comply with the following:

1. Insurers shall have a Board approved policy for providing AYUSH coverage, which *interalia*, shall include their approach towards placing AYUSH Treatments at par with other treatments for the purpose of health insurance so as to provide an option for the policyholders to choose treatment of their choice. The policy shall also contain the quality parameters as well as procedure for enrolling AYUSH Hospitals/Day Care Centers as network providers for the purpose of providing cashless facility.
2. Insurers shall modify their existing products that contain limitations for AYUSH Treatments and ensure compliance with above directions.

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3. Insurers shall have adequate controls as well as Standard Operating Procedures(SOP) for -
 - a. enrolling hospitals into their network;
 - b. placing necessary clauses in their health services agreements with AYUSH Hospitals/Day Care Centers;
 - c. standard treatment protocols; and
 - d. dealing with the possible frauds and abuse of the system, if any.
4. The Insurers shall actively engage with the *Core Group of Experts for Insurance Sector* constituted by Ministry of AYUSH, Government of India vide OM No. T.12020/02/2017-DCC(AYUSH) dated 04.10.2023 and develop required modalities for providing AYUSH Coverage.
5. This circular will come into force w.e.f 01.04.2024.

This Circular is issued in terms of Section 14(2)(b) of IRDA Act,1999.

A. Ramana Rao
Chief General Manager

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