



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

Ref: IRDAI/HLT/CIR/PRO/32/1/2024

31<sup>st</sup> January, 2024

To

All General, Health Insurance Companies (Except ECGC & AIC) and Third Party Administrators

**Sub: Modification in Product for Persons with Disabilities(PWD), Persons afflicted with HIV/AIDS, and those suffering from Mental Illness.**

1. Reference is invited to IRDAI Circular no: IRDAI/ HLT/ CIR/ MISC/ 58/ 02/2023 dated 27<sup>th</sup> February, 2023 on the captioned subject.
2. In order to provide the health insurance policyholders with an equal choice of choosing either Allopathic Treatment or AYUSH Treatment, the following minor modifications are made in the model product enclosed to the above circular.
3. Clause 4.2. on “AYUSH Treatment” and “AYUSH” referred at clause 11 in Table of Benefits as well as Product Construct have been modified and shall be read as under:

***“Expenses incurred for inpatient care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines is covered up to 100% of Sum Insured, during each policy year as specified in the policy schedule”.***

4. There is no change in other norms specified therein.
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 (Health)