



Ref No: 327/IRDAI/HLT/MHCA/CIR/220/10/2022

18<sup>th</sup> October, 2022

To

All Insurers (except ECGC, AIC)

**Re: Providing cover for Mental Illness under Health Insurance policies**

1. Attention is drawn to the Authority's circular Ref. No. IRDAI/HLT/MISC/CIR/128/08/2018 dated 16<sup>th</sup> August, 2018 directing all Insurance companies to comply with the provisions of the Mental Health Care Act, 2017 (MHC Act-2017) with immediate effect and Authority communication vide letter ref. 327/IRDA /HLT/GEN/MHCA/2018-2019 dated 22.10.2018 advising Insurers to put in place underwriting policy in line with aforesaid provisions of MHC Act, 2017.
2. Attention is also drawn to the Authority communication Ref. No. 327/IRDAI/HLT/GEN/MHCA/2018-19 dated 21<sup>st</sup> May, 2021 specifying that all the insurance products that are in force on or after the date of MHC Act, 2017 coming into force shall be deemed to provide cover for Mental Illness diseases.
3. Notwithstanding the provisions specified vide above referred communications, it is reiterated that all insurance products shall cover mental illness and comply with the provisions of the MHC Act, 2017 without any deviation.
4. Insurers are requested to confirm compliance before 31<sup>st</sup> October, 2022.

**(YEGNA PRIYA BHARATH)**  
**CHIEF GENERAL MANAGER**