

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 1319**  
ANSWERED ON – 1.8.2023

**CASHLESS INSURANCE FACILITIES UNDER IRDAI REGULATIONS**

1319 Smt. Sulata Deo:

Will the Minister of Finance be pleased to state:

- (a) the number of cashless insurance facilities available under the extant IRDAI regulations;
- (b) whether Government is maintaining a repository for the new age insurance providers that have entered the market in the last two years; and
- (c) if so, the details thereof and if not, the reasons therefor?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(DR. BHAGWAT KARAD)

**(a):** With respect to cashless facility for the policyholders of Health Insurance policies, Insurance Regulatory and Development Authority of India (IRDAI) has informed that, in terms of the provisions of Regulation 30(a) of Insurance Regulatory and Development Authority of India (Health Insurance) Regulations, 2016, subject to the terms of a policy, general insurers and health insurers shall extend to all policy holders a cashless facility for treatment at specific establishments. As at 31<sup>st</sup> March, 2022, TPAs have entered health services agreements with 1,83,352 hospitals for providing cashless facility.

**(b) and (c):** As per the section 3 of the Insurance Act, 1938, every insurer carrying on insurance business in India is required to obtain certificate of registration from IRDAI, the sector regulator established under Insurance Regulatory and Development Authority Act, 1999.

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