

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1970**  
ANSWERED ON – 19.12.2022

**HEALTH INSURANCE FACILITIES**

1970. SHRI T.N. PRATHAPAN:  
DR. (PROF.) KIRIT PREMJBHAI SOLANKI:

Will the Minister of FINANCE be pleased to state:

- (a) whether as per the Insurance Regulatory and Development Authority of India (IRDAI), insurers are allowed to choose new-age healthcare service providers for expanding cashless facilities in the country, if so, the details thereof;
- (b) whether the Government is considering to introducing a cashless insurance facility for patients availing services from new-age healthcare service providers, if so, the details thereof;
- (c) whether IRDAI has asked insurers to ensure easy availability of health insurance coverage to patients seeking healthcare services from new age healthcare service providers and if so, the details thereof; and
- (d) the steps taken/proposed to be taken by the Government to facilitate the integration of new-age healthcare service providers with the existing insurance networks, thereby increasing the coverage of health insurance to all people?

**ANSWER**

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

(a) to (d): Insurance Regulatory and Development Authority of India (IRDAI) has informed that there are no provisions as such relating to 'new-age healthcare service providers' in the IRDAI Health Insurance Regulations as well as Guidelines.

However, the existing health insurance regulatory framework allows insurers to provide cashless services to the policyholders through network providers (hospitals) under a written agreement with the insurer, where there is either a direct arrangement, or by way of a tripartite agreement amongst (i) Health Services Provider, (ii) the Third-Party Administrator (TPA) and (iii) the insurer, where the service is offered through a TPA. IRDAI has further stated that the health insurance framework takes cognizance of new and alternative methods of treatment offered by healthcare providers and insurers are constantly encouraged to expand cashless services and empanel more healthcare providers (hospitals) in their network.

\*\*\*\*\*