



**Andhra Bank Retired Employees Association (ABREA)**

#215, Kubera Towers, Narayanaguda, Hyderabad – 500029  
Mobile Nos.9490213002 Email ID abreahyd@gmail.com

---

**A.Rajendra Prasad, President**

**NSN Reddy, General Secretary**

---

27<sup>th</sup> June 2020

To

Shri S C Jain Ji  
General Secretary, AIBRF  
Indore

Respected Sir,

**Reg: Health Insurance Policy to Gen-S (Silver Line) – Challenges.**

In view of the difficulties being faced by Gen-S, especially those who are not covered under Government schemes and not backed by any reimbursement scheme, the undersigned made an attempt to present a paper on "Health Insurance Schemes in India - Darkness in the Twilight Years".

The paper deals in detail with data about the players in the market, coverage and group policies & challenges with special focus on Gen-S. The document was presented to NITI Ayog and IRDAI with a request to make the health insurance policies affordable to Gen-S as they are in dire need of health insurance policy in the present precarious environment.

I am pleased to inform that the paper is well received by NITI Ayog and short listed for publication in a reputed national magazine. Copy of the article is enclosed for your perusal and information. I hope and trust that the contents of the paper will definitely be useful while taking up our group insurance policy issues with IBA and Insurance companies.

Thanks and Regards,

Yours faithfully,

**(N S N Reddy)**  
**General Secretary**