



Andhra Bank Retired Employees Association (ABREA)

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A.Rajendra Prasad, President

NSN Reddy, General Secretary

27th July 2020

To

The Chairman
IRDAI, 115/1, Financial District
Nanakramguda, Gachibowli
Hyderabad

Dear Sir,

Reg: Covid-19 Cashless Treatment – Operational Issues.

We are glad that IRDAI has taken proactive initiatives in the recent months and issued comprehensive guidelines to all Insurance Companies, Networked Hospitals and Policy holders on cashless treatment of covid related ailments.

In this regard, we are pained to bring to your kind notice that the networked hospitals are not evincing interest to admit covid patients under cashless treatment. Health Insurance cardholders (IBA, Arogyadhaan etc.,) are compelled to join in hospital on cash basis for treatment which is causing lot of hardships especially to Senior Citizens as they do not have liquid cash or income source to meet the eventuality.

The very purpose of the Health Insurance is being defeated on account of inhuman attitude and unethical practices adopted by the networked hospitals in treating covid patients. With this approach, the policyholders tend to lose confidence on the Insurance companies as well as entire health insurance eco system.

In view of the above, we earnestly request the Regulator to initiate necessary steps to protect the interests of the policy holders and ensure that all networked hospitals undertake cashless treatment without any conditions. Swift action on the subject matter is highly appreciated.

Thanks and Regards,

Yours faithfully,

(N S N Reddy)
General Secretary