



Andhra Bank Retired Employees Association (ABREA)

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A.Rajendra Prasad, President

NSN Reddy, General Secretary

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To
The Chief Executive Officer
Indian Banks' Association, Mumbai

Dear Sir,

Reg: Covid-19 Cashless Treatment – Operational Issues.

We, the retiree employees of the banking industry, have been availing the group Health Insurance Products issued by the banks such as IBA Medical Insurance, Arogyadhaan, TTK Signa, Religare etc., with fond hope that these products will enable us to have cashless treatment in case of exigencies.

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 are compelled to join in hospitals for treatment on **cash basis** which is causing lot of hardships especially to Senior Citizens as they do not have liquid cash or income source to meet the eventualities.

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 Banks, Insurance companies as well as entire health insurance eco system.

In view of the above, we earnestly request IBA, being the highest representative body of management of banking in India, to initiate a dialogue with the concerned authorities viz., State/Central Governments, Insurance companies and IRDAI, to protect the interests of the bank customers availing health insurance policies on priority. We, the customers, bank employees and retired employees wish that the networked hospitals undertake cashless treatment as promised without any conditions. Awaiting for your positive and timely action in this regard.

Thanks and Regards,

Yours faithfully,

(N S N Reddy)
General Secretary