IMA committed to improving insurance policy in India

Calls for stringent examination at the time of joining an insurance policy, among other suggestions

New Delhi, April 15, 2017: The IMA (Indian Medical Association) organized an Insurance Workshop along with the Hospital Board of India for deliberations on Improving Insurance Policy in the country. It came out with many suggestions for the Insurance Regulatory and Development Authority (IRDA) and has written to them for the changes.

Speaking about this, Padma Shri Awardee Dr K K Aggarwal, National President Indian Medical Association (IMA) and President Heart Care Foundation of India (HCFI) and Dr RN Tandon – Honorary Secretary General IMA in a joint statement, said, "One of the main reasons for the low penetration and coverage of health insurance in India is the lack of competition in the sector. There is also a need to include more stringent measures at the time of a person joining an insurance policy. Once the policy is issued, no claim should be rejected on any account whatsoever. Currently, insurance policies are issued upon declaration by the patient. This can lead to errors as the most of the time; the patient may not possess the requisite medical knowledge. This workshop was organized with a view to addressing these and many other policy changes needed at various levels."

It was concluded that in most settings, it was mandatory to provide treatment during hospitalization to claim insurance. However, this should not be mandatory. IMA's policy and the international approach today is to say no to intravenous and intramuscular drugs and focus on shifting intravenous drugs to oral route. It is also a strange fact that a doctor cannot treat his relation himself when it is true that they can provide the best treatment to them out of their own specialty. The MCI also mandates that a doctor should consider waiving of charges of other colleagues and according to the IMA policy, a doctor cannot charge his/her near relations any consultation fee.

Dr Aggarwal also said, "Issuing a bill for surgery should be made mandatory irrespective of whether a person is under Mediclaim or not. There is a need to create awareness at every level and one of the first steps towards this is to print the insurance. We also believe that there should be a concept of monthly insurance. Here, an employer will pay insurance of the employees and the government will pay the insurance of all those who cannot afford it."

It was also noted that the TPA has the tendency to cancel a cashless claim if the investigations do not reveal any diagnosis. Denied claims are not in the interest of a community policy. Another point that came out was the agreement on deployment of Ayush doctors to judge the claim of modern
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medicine. Not only will this open new avenues for medicine but also encourage people to adopt alternative modes of treatment.

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**About IMA:** Indian Medical Association is the only representative, national voluntary organization of Doctors of Modern Scientific System of Medicine, which looks after the interest of doctors as well as the well being of the community at large. It has its Headquarter in Delhi and State / Terr. Branches in 30 States and Union Territories. It has over 2,60,000 doctors as its members through more than 1765 active local branches spread across the country.

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