

Regarding problems being faced by the insurance holders of the Private Health Insurance Companies

DR. BACHHAV SHOBHA DINESH (DHULE): Hon. Chairman Sir, thank you very much for giving me this opportunity to speak. I want to draw your attention towards the consumers and medical service providers tortured by private health insurance companies. According to IRDAI report, the health insurance claim settlement ratio between these companies and medical service providers was only 79 per cent during 2022-23 and it was less than 62 per cent in 2023-24.

It is pertinent to mention here that after hospitalization, these companies issue Authorization Letter for treatment and surgery to patients. It is mandatory to deposit medical bills within 40 days after discharge. These companies usually refuse to deposit the money with the hospitals and keep on querying about the treatment and procedures done by the hospital. I came to know about such an incident in my constituency. A patient had to undergo a hip replacement surgery and the total cost was around Rs. 2.4 lakh. But, only Rs. 1.7 lakh was paid by the health insurance company and the patient had to bear the burden of Rs. 70,000 on his own even after authorization. Therefore, I request you to kindly look into it and initiate an enquiry against these irresponsible, corrupt and careless health insurance companies. Thank you.