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‘Health cover for Ayush treatments opens up opportunities, challenges’

MIXED BAG. Experts hail move but warn of problems such as difficulty in determining quality, onboarding players

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Extension of health insurance to treatments under Ayurveda, Yoga, and Naturopathy, Unani, Siddha and Homoeopathy (Ayush) at par with other treatments not only opens up new opportunities but also brings in a new set of challenges for the industry, according to experts.

In the new guidelines issued on Thursday, the Insurance Regulatory and Development Authority of India (IRDAI) directed the general and health insurers to put systems in place to offer cover for Ayush treatments by removing existing limitations, if any, from April 1, 2024.

“This initiative ensures that Ayush treatments are at par with conventional medical options, catering to the changing preferences of in-



DUE PROCEDURE. The IRDAI's admissibility criteria may include the severity of the condition, treatment details and the potential need for hospitalisation

dividuals seeking holistic healthcare solutions,” Tapan Singhel, MD and CEO, Bajaj Allianz General Insurance told *businessline*.

The IRDAI has specified criteria for Ayush hospitals which will determine claim eligibility. Admissibility criteria may include the severity of the condition, treatment details, and the potential need for hospitalisation, he said. “However, the intricacies of the integration will be worked out

more molecularly,” he added.

“This directive opens up new opportunities for policyholders to access a wider range of healthcare thereby allowing policyholders to adopt a treatment of their choice,” Ashish Yadav, Head of Products, ManipalCigna Health said.

CHALLENGES

However, there are many challenges too. As per government data, there are

nearly 80,000 registered Ayush practitioners in the country.

“Ascertaining their quality and fixing the procedure for enrolling Ayush hospitals/day care centres as network providers for the purpose of providing cashless facility is a big task,” said MD and CEO of a private insurance company. Apart from dealing with quacks, insurers are also concerned about lack of standardisation of treatment procedures and costs in Ayush and their preparation might take a long time, they feel.

Product pricing with and without hospitalisation, prevention of fraud are also seen as other challenges. Some insurers said the deadline of April 1, 2024 is “too near”.

According to Prof Bejon Kumar Misra, International Consumer Policy Expert, IRDAI Nominated EC Member on the GI Council, the

extensions of health insurance to Ayush treatments at par with Allopathy is a ‘significant’ move. It will facilitate increasing accessibility and affordability to quality healthcare in an integrative manner by building awareness on Ayush system of care and enabling citizens to make an informed choice based on evidence and science.