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## IRDAI directive a huge boon for surrogate moms

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FOR those who cannot conceive and choose surrogacy as an option, the recent circular by the Insurance Regulatory and Development Authority of India (IRDAI) comes as a shot in the arm. As it states that all health insurance policies must cover the cost of the surrogacy process.

Surrogacy has become a preferred way for couples to have children. It's a medical procedure wherein a woman agrees to carry a pregnancy for another

person, or couple. It is usually an expensive process and can cost up to Rs 18-20 lakh.

The circular, released on May 10, mandated that intending women, or couple, can purchase a general health insurance coverage in favour of a surrogate mother for a period of 36 months from an insurance company or an agent recognized by the IRDAI. "The insurance will have to cover all expenses for complications arising during the pregnancy

and also post-partum delivery complications," it said. The directive also mentioned that an

insurance coverage of 12 months for oocyte donors must be provided for women who donate their egg cells for another person's pregnancy.

"The circular by IRDAI is a welcome move to provide cover for families and fulfill their dream of having children, especially now with medical advancement in the domain," said Bhaskar

Nerurkar, head of health administration team, Bajaj Allianz General Insurance.

Post the directive, insurance companies are analyzing how the policy can be provided to couples. Aditya Bagarka, head of strategy at Plum Insurance, said, "Companies should aim to get insurers to extend coverage at least up to maternity limit for all medical expenses including hospitalization, day care treatments, maternity and Assisted Reproduction Techniques (ARTs) incurred by the parents for the surrogate mothers."

