

**Date:** 02.11.2023

**Publication:** Business Insider India

**Headline:** Health insurance information to be made available in a simple and lucid form from January 1

[Health insurance information to be made available in a simple and lucid form from January 1](#)



According to a recent circular by the Insurance Regulatory and Development Authority of India (IRDAI), health insurance companies, middlemen, and agents have to give all policyholders a document called the customer information sheet (CIS), and they need to make sure they confirm that the policyholder got it, whether it's a physical paper or a digital version.

Health insurance companies, middlemen, and agents have to give all policyholders a document called the customer information sheet(CIS).

Easy to understand CIS will help address common customer queries and understand their policy benefits as well as limitations better.

There should be a note that tells policyholders where to find the CIS, so they can always refer to it when they need to understand their policy better.

If a policyholder wants it, this sheet should be available in their local language. The sheet should use a font size that's at least 12" (in Arial) or bigger to make it easy to read. It's also important that all the information on this sheet is filled in correctly.

Policy information in a simple language in one place



“This is a very good initiative that will bring transparency from the customer perspective. Every information that the customer needs is already there, but the CIS will give it in a simple, tabular form,” says Bhaskar Nerurkar, head, health administration team, Bajaj Allianz General Insurance.

For example some policies may have certain sublimits or room rent restrictions, which will be listed transparently in a simple form in one particular place. “We send all these details to the customer but it is in a policy schedule form which is slightly legal,” adds Nerurkar.

Agrees, Dr. S. Prakash, chairperson, Health Committee, General Insurance Council. “The CIS can be very handy and useful and prevent any delay when a claim is processed.”

Given that many policy wordings contain technical jargons and legal language, customers may face challenges in comprehension.

“Easy to understand CIS will help address common customer queries and understand their policy benefits as well as limitations better, so that it leaves no room for any confusion during policy holding or claim processing,” says Bhabatosh Mishra, director, claims, underwriting and product,

Niva Bupa, a health insurance company

Necessary information access made easy

When sending out the main policy document, there should be a note that tells policyholders where to find the CIS, so they can always refer to it when they need to understand their policy better. This helps make sure that people understand their insurance policies and have all the information they need.

If the customers have any query they can get both online and offline assistance from the intermediary and resolve any doubts,” says Prakash.

Customers can also contact the customer support team of the health insurance companies for help.