



10<sup>th</sup> May, 2021 / ૫/૧૦/૨૧

To,

**Shri Debasish Panda, IAS**  
**Secretary**  
Department of Financial Services  
Ministry of Finance  
Govt. of India  
New Delhi

**Sub: Request to issue the guidelines to Insurance Companies  
for covid claim settlement under Mediclaim policy**

Respected Sir,  
Greetings from GCCI.

Gujarat Chamber of Commerce and Industry (GCCI), founded in 1949 is the apex body for promotion of Trade, Commerce, Industry and overall Economic Development in the State of Gujarat and for the Nation. GCCI works to create and sustain an environment conducive to the growth of industry and trade in Gujarat, partnering both of them through advisory processes. With more than 4000 direct members which include over 200 Trade and Industry Associations and leading Chambers of Commerce of the State, and more than 2,00,000 indirect members across Gujarat, GCCI represents all cross sections of trade and industry across segments ranging from large corporates to SMEs.

Sir, we would like to draw your kind attention to our letter dated 3<sup>rd</sup> May, 2021 to IRDA in which we represented that many insured persons are not getting the covid insurance claims settled in cases of home quarantine of the patient. Many COVID-19 cases are pending as many people are in home isolation and due to Non availability of Hospital rooms.

Sir, as you may be aware that the massive surge in coronavirus cases has resulted shortage of beds, oxygen supply in hospitals, and isolation center. In the present scenario the patients who are clinically assigned to be mild, asymptomatic and even with moderate viral load are recommended for home isolation and in this difficult situation immediate relief should be provided to the insured people and claims where the patient is home quarantined should also be accepted and settled. Hospitals have introduced

**Natubhai Patel**  
President

**Hemant N. Shah**  
Sr. Vice President

**K. I. Patel**  
Vice President

**Pathik S. Patwari**  
Hon. Secretary

**V. P. Vaishnav**  
Hon. Secretary (R)

**Sachin K. Patel**  
Hon. Treasurer



fixed charge (COVID packages) per day. Most of the insurance companies including public sector companies are denying to settle the cases on full amount and heavy deductions are imposed in the claim settlements.

As per IRDA circular insurance companies need to give cashless facility with network hospitals. After release of the circular, all associations/ Traders from Gujarat are complaining to Gujarat Chamber of Commerce of Industry that none of the insurer is giving cashless facility to hospitals. All the cases are going in reimbursement and heavy deductions are made with delay in settlements.

Sir, many insurance companies have fixed the sanctioned limit as per their COVID specific policies, therefore we request you that fix/specific limit for the claim policy should be removed and maximum of amount should be reimbursed.

In view of the above we request you to kindly revise the guidelines for the Mediclaim policy holders to claim expenditure incurred during the covid period including home care and Day care treatments.

With warm regards,

**Natubhai Patel**  
President

**Nilesh Desai**  
Chairman  
Insurance Taskforce, GCCCI  
9825030676

**Natubhai Patel**  
President

**Hemant N. Shah**  
Sr. Vice President

**K. I. Patel**  
Vice President

**Pathik S. Patwari**  
Hon. Secretary

**V. P. Vaishnav**  
Hon. Secretary (R)

**Sachin K. Patel**  
Hon. Treasurer

**Encl:** Letter mentioned above



# Gujarat Chamber of Commerce & Industry



3<sup>rd</sup> May, 2021 / 7164

ગુજરાત વેપારી મહામંડળ

વલ્લેથી કાર્યરત

To,

**Shri Subhash Chandra Khuntia**  
**Chairman**

Insurance Regulatory and Development Authority (IRDA)  
Hyderabad

**Natubhai Patel**  
President

**Hemant N. Shah**  
Sr. Vice President

**K. I. Patel**  
Vice President

**Pathik S. Patwari**  
Hon. Secretary

**V. P. Vaishnav**  
Hon. Secretary (R)

**Sachin K. Patel**  
Hon. Treasurer

## **Sub: Request to issue the guidelines to Insurance Companies**

Respected Sir,  
Greetings from GCCI.

Sir, we would like to draw your kind attention to our earlier letter dated 2<sup>nd</sup> December, 2020 in which we represented that many businesses are not getting the insurance claims of their employees and workers as well as their families settled in cases of home quarantine of the patient. Many COVID-19 cases are pending as many people are in home isolation and due to Non availability of Hospital rooms

Sir, as you are well aware that the massive surge in coronavirus cases has resulted shortage of beds, oxygen supply in hospitals, and isolation center. In the present scenario the patients who are clinically assigned to be mild, asymptomatic and even with moderate viral load are recommended for home isolation and in this difficult situation immediate relief should be provided to the insured people and claims where the patient is home quarantined should also be accepted and settled. Hospitals have introduced fixed charge (COVID packages) per day. Most of the insurance companies including public sector companies are denying to settle the cases on full amount and heavy deductions are imposed in the claim settlements.

As per IRDA circular insurance companies need to give cashless facility with network hospitals. After release of the circular, all associations/ Traders from Gujarat are complaining to Gujarat Chamber of Commerce of Industry that none of the insurer is giving cashless facility to hospitals. All the cases are going in reimbursement and heavy deductions are made with delay in settlements.

# Gujarat Chamber of Commerce & Industry



We request you to depute one person from IRDA to coordinate with GCCI Insurance task force committee & Insurance companies to resolve the issue.

In view of the above we request you to kindly revise the guidelines for the Medclaim policy holders to claim expenditure incurred during the covid period including home care and Day care treatments.

To discuss about ways to expedite the process in view of COVID-19, we would like to have a joint meeting with the Insurance Companies of Gujarat State. We request you to kindly appoint a nodal officer for the purpose so that we may co-ordinate with him for the meeting.

With warm regards,

  
**Natubhai Patel**  
President

-sd-  
**Nilesh Desai**  
Chairman  
Insurance Taskforce, GCCI  
9825030676

**Natubhai Patel**  
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Hon. Treasurer

Encl: Letter mentioned above



# Gujarat Chamber of Commerce & Industry



ગુજરાત વેપારી મહામંડળ

ગુજરાત ઈન્ડસ્ટ્રી કાઉન્સિલ

2<sup>nd</sup> December, 2020 / 16/12/20

**Dr. Subhash C. Khuntia**

Chairman

Insurance Regulatory and Development Authority of India

Hyderabad.

**Sub: Request to issue supportive guidelines to Insurance companies in view of the COVID-19 crisis**

Respected Sir,

Greetings from Gujarat Chamber of Commerce and Industry (GCCCI).

Gujarat Chamber of Commerce and Industry (GCCCI) is the apex trade and industry body in the State of Gujarat. GCCCI, through its 4000 direct members and around 2,00,000 indirect members, represents the interests of all sectors and segments of trade and industry in Gujarat.

Sir, you will agree that the business fraternity is passing through very difficult times due to the COVID-19 pandemic. In such a scenario, the various government departments are providing maximum relief and support to the businesses so that they are able to face this challenge and come out of it successfully. On similar lines, we request certain support from the insurance companies too and request that supportive guidelines for business fraternity are issued by IRDA to all the private and public sector insurance companies covering the below mentioned supportive measures:

1. The businesses are not getting the insurance claims of their employees and workers as well as their families settled in cases of home quarantine of the patient, as the condition of hospitalization is not met. Sir, even the government is encouraging home quarantine as the number of beds in hospitals are limited. It is therefore requested that claims where the patient is home quarantined should also be settled positively without insisting hospitalization.

**Natubhai Patel**  
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Hon. Treasurer

# Gujarat Chamber of Commerce & Industry



ગુજરાત વેપારી મહામંડળ

વેપારી ધર્મચંદ્ર

2. We understand that the claims are settled by the insurance companies after accounting for certain deductions as per the policy in the normal course. However, most of the employees and workers affected by the pandemic come from the lower strata of society and they have very low affordability and financial stability. We therefore request that their claims should be taken as a special case and should be settled without any deductions.

3. In order to provide the much-needed immediate relief to the workers and employees as well as the middle-class families, we request that the claim settlement period should be maintained in such a manner so that the claims are settled within 1 to 1.5 months of application.

Sir, we have received the above requests from a large number of our members and associations and hence we are requesting your good self for positive consideration of the requests. Needless to say, your support in these times of crisis will help the businesses to provide the much-needed support to their employees and workers as well as their families.

We look forward to your early positive decision in the matter.

With Regards,

  
**Natubhai Patel**  
President

Sd/-  
**Nilesh Desai**  
Chairman, Insurance Committee  
(M:9825030676)

**Natubhai Patel**  
President

**Hemant N. Shah**  
Sr. Vice President

**K. I. Patel**  
Vice President

**Pathik S. Patwari**  
Hon. Secretary

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Hon. Secretary (R)

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Hon. Treasurer