

Circular	
Ref: IRDAI/HLT/CIR/MISC/093/04/2020	Date: 16-04-2020
Providing mandatory medical insurance coverage to workers as part of the National Directives of MHA, GOI	
<p>Ref: IRDAI/HLT/CIR/MISC/093/04/2020.</p> <p style="text-align: right;">16th April, 2020</p> <p>All General and Stand along Health Insurers (Except AIC and ECGC),</p> <p>Sub: Providing mandatory medical insurance coverage to workers as part of the National Directives of MHA, GOI</p> <p>1. Reference is invited to Order No. 40-3/2020-DM-I (A) dated 15th April, 2020 issued as part of the Consolidated Revised Guidelines by Ministry of Home Affairs, GOI. As per the said order, <i>inter alia</i>; the following are stipulated:</p> <p class="list-item-l1">i. <i>All industrial and commercial establishments, work places, offices etc. shall put in place arrangements for implementation of Standard Operating Procedure (SOP) before starting their functioning.</i></p> <p class="list-item-l1">ii. <i>As per clause no. 5 of Annexure – II of the said SOP for social distancing for offices, workplace, factories and establishments, medical insurance for the workers to be made mandatory.</i></p> <p>2. In light of the above, all General and Health Insurance companies may offer comprehensive health insurance policies either to individuals or groups in order to enable the listed organisations / employers / establishments comply with the above referred directions.</p> <p>3. The insurers are advised to devise comprehensive Health insurance products with simple wordings, conditions and at affordable cost to be offered to the stated organisations.</p> <p>4. The above referred organisations should be able to continue the Medical Insurance Policy offered by insurers not only for the present situation but for all time.</p> <p>T L Alamelu MEMBER (Non Life)</p>	

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