

Clarifications on Health Insurance

“Do you have questions on health insurance you have always wanted to ask but did not know whom to ask?”

Dear Member

Health Insurance is fast becoming a necessity not only to older people and to senior citizens but also to the non salaried class and self employed. With medical costs going through the roof, the companies cutting costs and the public health services being what they are, even the salaried class are increasingly looking at covering their risks. Being new, there is a lot of confusion about this and many complaints as well.

CAI conducted a seminar in September on “Health Insurance in India” which brought together the insurers with the insured along with the regulators. There were a number of interesting discussions. The proceedings are posted in our home page. We also published an article “FAQs on health insurance” in the home page.

As a follow up to this seminar, we felt that we should provide an opportunity to the public to ask questions and provide answers from our experts.

Mr. Krishnamurthy, (former Chairman, LIC) and Mr. Sridhar, (former MD LIC and Insurance Ombudsman) are in the board of advisors of CAI for Insurance related matters. They have kindly agreed to answer questions and provide clarifications on health insurance to members and the public.

We shall also provide a link to the public and members to post their questions/comments. We shall get the answers to the general questions from our advisors and specific plans from other appropriate persons. We shall post these Q&As in our website and will attempt to also send by email to the questioners.

Please pass this message to your friends and families who may be interested in this topic.