

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:889  
ANSWERED ON:25.11.2011  
CASHLESS HEALTH INSURANCE SCHEME  
Meghe Shri Datta Raghobaji

**Will the Minister of FINANCE be pleased to state:**

- (a) the details of the diseases covered under the cashless treatment facility available to the medi-claim policy holders ;
- (b) whether private companies have stopped to provide this facility to their medi-claim policy holders in the recent past;
- (c) if so, the details thereof and the reasons therefor; and
- (d) the steps taken/being taken by the Government to restore the said facility?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a): The cashless treatment facility available to the mediclaim policyholders is form of a claim settlement procedure under the contract whereby the insurer agrees to settle the admissible claim directly to the network hospital. The list of diseases covered under the cashless treatment facility vary as per the coverage of the diseases under the policy issued.

(b)&(c): No, Madam. The Insurance Regulatory and Development Authority (IRDA) has informed that the cashless facility continues to be available in all hospitals forming part of the network hospitals of insurance companies. However, it is subject to issuance of pre-admission authorisation by Third Party Administrators (TPA)/Insurer and they can decline cashless form of treatment in case the insured person is unable to provide the relevant medical details required by TPA/insurer, depending on the terms and conditions of the specific policy given to the policyholder.

(d): Does not arise.