GOVERNMENT OF INDIA FINANCE LOK SABHA

UNSTARRED QUESTION NO:2934 ANSWERED ON:13.03.2015 THIRD PARTY ADMINISTRATORS Sivaprasad Dr. Naramalli

Will the Minister of FINANCE be pleased to state:

(a) whether public sector general insurance companies have appointed Third Party Administrators (TPA) to manage in-house health insurance claims and co-ordinate with hospitals;

(b) if so, the details thereof;

(c) whether Government proposes to appoint regulator in health insurance sector to regulate the TPA; and

(d) if so, the details thereof and the action taken/being taken by the Government in this regard?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA)

(a) & (b): As per Insurance Regulatory and Development Authority of India (IRDAI), after notification of IRDA (Third Party Administrators – Health Insurance Services) Regulations, 2001, TPAs are allowed to render services for health insurance policies. Accordingly, TPAs are engaged by insurance companies and claims on health insurance policies are scrutinized by TPAs on behalf of insurance companies. Details of TPAs engaged by public sector general insurance companies for processing in-house health insurance claims and co-ordinate with hospitals are annexed.

(c) & (d): The health insurance sector is regulated by Insurance Regulatory and Development Authority of India (IRDAI) set up under the IRDA Act, 1999 and the authority has notified IRDA (Health Insurance) Regulations, 2013 and IRDA (TPA – Health Insurance Services) Regulations, 2001 to regulate Health Insurance Sector and TPAs respectively.