Title: Regarding unethical and unfair practices of some private health insurance companies.

PROF. K.V. THOMAS (ERNAKULAM): Madam Speaker, I would like to bring to the notice of the Government the unethical and unfair practices of some private health insurance companies who lure people with tall promises and cheat them when it comes to delivering service. There are fly-by-night operators and even established brand names bent upon exploiting people who are in need of health insurance coverage.

Very recently, a colleague of mine in the college had taken insurance from one of the well-known companies known as Cholamandalam. Well-known hospitals were listed, but when it came to the case of reimbursement, it was flatly refused. Yesterday in the *Times of India* a similar case was reported regarding Reliance General Insurance Company which did not pay in time. When the Government is thinking of allowing privatization of insurance companies, these are major issues because this is health insurance. This is an important matter on which the Government should take immediate steps so that people who take the insurance get the reimbursement.

HON. SPEAKER: Shri Shivkumar Udasi is permitted to associate with the issue raised by Prof. K.V. Thomas.

12.00 hrs