

Ref No: IRDAI/HLT/CIR/MISC/58/2/2023

Dated:27.02.2023

To

**All General Insurers (except ECGC, AIC) and Stand-alone Health Insurers**

**Re: Product for Persons with Disabilities (PWD), Persons afflicted with HIV/AIDS, and those with Mental Illness**

1. Reference is drawn to the following sections of the Statutes mentioned below:

- a. Section 21(4) of the Mental Health Care Act(MHCA),2017;
- b. Section 3 of the Rights of Persons with Disabilities Act, 2016;
- c. Section 3(j) of the HIV AND AIDS (prevention and Control) ACT, 2017;

In the light of the above provisions incorporated in the respective Acts and with the objective of making available an appropriate product offering health insurance cover for certain vulnerable sections of society viz. Persons with Disabilities (PWD), Persons afflicted with HIV/AIDS, and those with Mental Illness, all general and health insurers shall offer a specific cover for Persons with Disabilities (PWD), persons afflicted with HIV/AIDS, and those with mental illness. Enclosed is a model setting out the minimum scope and parameters for design of the product. In other words, insurers may widen the scope of this product but in no case can the scope of product be narrowed down.

2. The insurers are directed to put in place a Board approved underwriting policy that ensures that no proposal from the above-mentioned categories of population is denied for reason of the above stated disabilities and/or illness/es.

3. The insurers may determine the price of the product subject to complying with the norms specified in the IRDAI (Health Insurance) Regulations, 2016 (HIR, 2016) and Guidelines/Circulars notified there under.
4. The policy tenure of the product shall be for a period of one year and renewable as per regulatory framework already laid down.
5. The Standard Product shall comply with all the provisions of IRDAI (Health Insurance) Regulations, 2016, all other applicable Regulations and other applicable Guidelines/Circulars as amended from time to time.
6. Every General and Stand-alone Health Insurer, who has been issued a Certificate of Registration to transact General and/or Health Insurance Business, shall mandatorily launch and offer their respective product immediately.
7. It is reiterated that this circular shall come into force with immediate effect.

**YEGNAPRIYA BHARATH**  
**CHIEF GENERAL MANAGER (HEALTH)**

Encl: Details of Model attached.

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