

ACTION HISTORY OF RTI REQUEST No.GICOI/R/E/20/00058

Applicant Name

Abhishek Vijayakumar

Text of Application

Hello I am Dr Abhishek Vijayakumar from Bangalore. Health care schemes including Mediciam are devised to ease the financial burden of the high costs of hospitalization on the low and middle income group population. This would enable such persons, who are covered by such health insurance schemes to avail of a better quality of medical services which otherwise might be out of the reach of such persons. The Mediciam Scheme is, therefore, not a subject of mere private concern of two contracting parties, but a result of national concern reflected in the norms of national health policy. Medical Loss Ratio (MLR) or incurred claim ratio is the percent of premiums an insurance company spends on claims and expenses that improve health care quality. The MLR provision is intended to ensure that a minimum percent of health insurance premiums are used to pay claims. This limits the amount health insurance companies can spend on administrative expenses and profits. Eg Affordable care act United states mandates the Health insurance companies to maintain Incurred claim Ratio between 80-85% failing which they have to provide rebate/ refund of premium to the insured persons. I request you to provide details of the below items 1. Documents/ Guidelines/Rules/Laws stating Minimum Incurred claim ration that Health Insurance company need to maintain annually to be eligible for renewal of license. 2. Documents/Guidelines/ Rules/Laws related to mode of adjustment of premium or rebate or refund to be offered to policy holder when company have low incurred claim ratio. 3. General Insurance corporation report on regulation of Health Insurance schemes and Health Insurance Companies in India in reference to Incurred claim ratio..

Reply of Application

As per the attachment.

SN.	Action Taken	Date of Action	Action Taken By	Remarks
1	RTI REQUEST RECEIVED	08/10/2020	Nodal Officer	
2	REQUEST FORWARDED TO CPIO	12/10/2020	Nodal Officer	Forwarded to CPIO(s) : (1) Sachindra Salvi
3	REQUEST PARTIALLY TRANSFERRED TO OTHER PUBLIC AUTHORITY	14/10/2020	Sachindra Salvi-(CPIO)	1) United India Insurance Co. Ltd. : vide registration number UIICL/R/X/20/00027; 2) The New India Assurance Company Ltd. : vide registration number TNIAC/R/X/20/00027; 3) Oriental Insurance Company Ltd. : vide registration number OINCL/R/X/20/00027; 4) National Insurance Company Limited : vide registration number NINCL/R/X/20/00021
4	REQUEST DISPOSED OF	14/10/2020	Sachindra Salvi-(CPIO)	

Print