

Our patients to rejoice, IRDAI Inclusion of 'Regenerative Medicines' in 'Medical Insurance Policy'.

- IRDAI has removed 'Stemcell Implantation / Surgery and Storage' from list of exclusions.
- Medical Insurance Companies now can offer optional coverage in all individual 'Insurance Policies'.
- All 'Medical Insurance Policy' holders can immediately contact service providers to get this benefit included in the policy.



भारतीय बीमा विनियामक और विकास प्राधिकरण
INSURANCE REGULATORY AND
DEVELOPMENT AUTHORITY OF INDIA

Ref. No: IRDAI/HLT/GDL/CIR/136/08/2018

27th August, 2018

To

All Insurance Companies,

Re: Modified Guidelines on 'Items for which optional cover may be offered by insurers'

In partial modification of Annexure 1 of Chapter III of the 'Guidelines on standardization of Health insurance business' issued vide Circular Ref: IRDA/HLT/REG/CIR/146/07/2016 dated 29.07.2016, the following items are deleted from the said list of "Items for which optional cover may be offered by insurers".

Ref. No.	Item
61	Dental Treatment Expenses that do not require hospitalization
62	Hormone replacement Therapy
64	Infertility / Subfertility / Assisted conception procedure
65	Obesity (Including Morbid Obesity) Treatment if excluded in policy
66	Psychiatric and Psychosomatic Disorders
67	Corrective Surgery for Refractive Error
68	Treatment of Sexually Transmitted diseases
73	Any expenses when the patient is diagnosed with retro virus or suffering from HIV/AIDS etc is detected / directly or indirectly
74	Stem cell Implantation / Surgery and Storage
177	Aesthetic Treatment / Surgery

(D V S Ramesh)
General Manager (Health)