

ORDER

Re: Constitution of Health Insurance Advisory Committee

1. Health Insurance in India has grown significantly in recent years and is expected to continue in the coming years. Insurance Industry is offering various products/services to cater to the needs of the society and also bringing in innovative products/services regularly.
2. IRDAI has taken various steps to ensure orderly growth of the Health Insurance Industry, improving efficiencies of health insurance system and protect the interests of the policyholders.
3. In this background, it is decided to constitute a committee of experts to advise the Authority on various aspects with the following Members:
 - i. Dr Nachiket Mor, PhD, Visiting Scientist, The Banyan Academy of Leadership in Mental Health
 - ii. Dr A.K. Chand, Professor and Neurosurgeon, Bangalore
 - iii. Dr B.K. Mohanti, Former Professor and Oncologist, AIIMS
 - iv. Dr K. Hari Prasad, Anaesthetist, Hyderabad
 - v. Dr Kaushik Mukherjee, Cardiothoracic and Vascular Surgeon, Kolkata
 - vi. Dr Khushali P Gambhir, Homoeopathic Physician, Chennai
 - vii. Dr Manas Kumar Panigrahi, Neurosurgeon, Hyderabad
 - viii. Dr Arabind Panda, Urologist, Hyderabad
 - ix. Dr Bagyam Raghavan, Radiologist, Chennai
 - x. Dr Pankaj Sharma, IRDAI, Member Convener
4. Chairperson, IRDAI shall be Chairperson of the Committee and Member (Non-Life) shall be Vice Chairperson of the Committee.

5. Terms of reference for the Committee shall be:
 - i. To examine the availability of the health insurance products in the country in the light of the need of the Indian Society and recommend suitable products and processes.
 - ii. To suggest approach on coverage of specific disease or an area of practice (e.g cardiology)
 - iii. To examine the extant health insurance product structure in terms of policy conditions to protect the interest of the policyholders.
 - iv. To develop strategy on treatment protocol or rate structure to improve affordability of health insurance.
 - v. To examine any other matter relevant to health insurance sector.
6. The Committee may meet as often as needed and may submit separate recommendations on specific issues taken up.
7. The tenure of the Committee will be one year.
8. This has the approval of the Competent Authority.

**Sd/-
(M. Pulla Rao)
Executive Director
IRDAI**