



Ref: IRDAI/HLT/REG/CIR/149/06/2020

11th June, 2020

To

All General and Health Insurers (except ECGC, AIC)

Re: Guidelines on Telemedicine:

1. Medical Council of India has issued 'Tele Medicine practice guidelines' on 25th of March 2020, enabling registered Medical Practitioners to provide Healthcare using Tele Medicine.
2. In the above background, insurers are advised to allow telemedicine wherever consultation with a medical practitioner is allowed in the terms and conditions of policy contract.
3. Telemedicine offered shall be in compliance with the Telemedicine Practice Guidelines dated 25th of March 2020 and as amended from time to time.
4. Provision of allowing telemedicine shall be part of claim settlement of policy of the insurers and need not be filed separately with the Authority for any modification. However, the norms of sub limits, monthly / annual limits etc. of the product shall apply without any relaxation.
5. This has the approval of the competent authority.

(D V S Ramesh)
General Manager (Health)