



GENERAL INSURANCE PENSIONERS' ALL INDIA FEDERATION

(Regd. Under T. U. Act 1926 No.ALC/karyasan-17/11087)

H.O. : C/o. GIEAIA, 3rd Floor, Sterling Cinema Building, 65, Murzban Road, Fort, Mumbai - 400001.

CHAIRMAN R. P. SAMAL, 9029970144	PRESIDENT K.S.(KAKA) SAMANT, 7021596052	WORKING PRESIDENT N. P. UPADHYAY, 9891276959	GENERAL SECRETARY U.BANERJEE, 9892699099
DY. GENERAL SECRETARY Shyam Mathur, 9829059250	ORG. SECRETARY V. K. Sharma, 9990772006	TREASURER D. B. Bhatt, 9870000663	LEGAL SECRETARY Anil Bhandari, 9314712080
VICE PRESIDENTS R. S. Tuteja, Pankaj Vithlani, A. M. Kulkarni, Rajnish Pandey, G. Satyanarayana, Suhrid Chakraborty,	SECRETARY Samir Datta, Satish Shende, Sharad Mahajan, Dr. A. S. Kohli, V. S. Venkatraman	ADVISORY BOARD A. J. Kulthe A. K. Singhal Sujit Das K. Ramachandra Nair	

13th September, 2022.

Shri Vivek Johri

Learned Chairman

Central Board of Indirect Taxes & Customs

Government of India, New Delhi

Dear Sir,

Re: Request to reduce the GST Slab on Health Insurance Premium from 18% to 5%.

We from the General Insurance Industry are with your good self to protect the life of people by providing the much-required insurance protection at affordable cost. The manifesto of the present Government for the 2014 Lok Sabha election promised "Health Assurance to all Indians - reducing out of pocket spending on health care". In this background the commitment of UNIVERSAL HEALTH CARE & affordable Health Insurance to all as assured by Government must be looked into. Without going into other aspects of universal health care & affordable health insurance, we at present are limiting our appeal to the Government on avoidable 18% G. S. T. on the Health Insurance Premium. We submit: -

- 1) The right to life under Article 21 of constitution of India encompasses within it, "the right to health". The right to health includes within it, "the right to affordable treatment". The State (Government) has not only a duty, but a positive obligation is cast upon it to ensure that the health of its citizens is duly protected. Health insurance has certainly become an "essential need and "services" during the COVID-19 pandemic situation and so has been recognized by Courts of law.
- 2) The official data, provided by the Ministry of Health and Family Welfare, Government of India, as of April, 2021, revealed that 4,14,188 persons per day were detected as having been afflicted with coronavirus. The per-day death rate, as reported, was 3915.
- 3) Arrival of 2nd wave and warning of third wave has left common man infected with coronavirus to fend for oneself and family and find necessary means for survival. The Government in direction of its duties of welfare state has taken series of ameliorative steps. Vide entry no 35, notification No 12/21017-CTR dated 28 June 2017, in the public interest, GST has been exempted on services of general insurance business provided under "Jan Arogya Bima policy", "Rashtriya Swasthya Bima Yojna", "Universal Health Insurance Scheme", etc. Further, in its 28th meeting held on 21-07-2018, GST Council in public interest allowed exemption of GST on premium paid for Pradhan Mantri Rashtriya Swasthya Suraksha Mission [also called as Ayushman Bharat -National Health Protection Mission (AB-NHPM) - health protection cover up to Rs. 5 lakhs to beneficiary families of poor, vulnerable and disadvantage sections of population].

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The probability of other members also falling sick appears high, hence, having a health insurance plan with appropriate premium has become the necessity of common man. But levy of excessive GST at 18% (earlier service tax) on health insurance premium has made it a model as health insurance for the middle class and the rich.

It is in the above-mentioned prospective that as a positive measures of welfare state and social security, the present exorbitant GST rate is reduced from 18% to 5% on health insurance premiums in services of General Insurance companies. This will be a huge respite, not only for common man who are struggling to meet the rising and costlier healthcare treatment to all sections of society and will encourage more people to buy health insurance. This will also give a sigh of relief to hard pressed insured in the tough economic situation like present, thus ultimately proving a milestone in welfare of citizens. We await your positive response to our suggestion and expect this suggestion is kept as an agenda in the next meeting of GST council.

Thanking you,

Yours faithfully,

(U. Banerjee)
General Secretary
9892699099

CC: 1. Hon. Prime Minister, Shri Narendra Modiji,
2. Hon. Finance Minister, Madam Nirmala Sitaramanji.
3. Finance Minister (All State).