



30/IRDAI/HLT/GEN/Ministry/2017-18

24<sup>th</sup> January, 2018

Dr. Prashanth S Urs  
Co-Chairman  
Newborn Medical Insurance Committee  
National Neonatology Forum,  
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Dear Sir,

**Subject: Newborn Medical Insurance**

The Authority is in receipt of letter ref No. Z. 28020/179/2017-CH dated 27.12.2017 from the MoHFW forwarding therewith your letter on the concerns raised by you on the captioned subject.

In this regard, we wish to inform you that the matter relates to Health Insurance Product Design which is the domain of insurance companies. It is pertinent to note that the Insurance companies design products keeping in view the targeted market segment and sound actuarial principles of pricing, such as, viability and self-sustainability of product, as they should be able to discharge their liabilities towards claims as and when they arise.

In order to protect the interests of policyholders and to ensure uniformity of coverage offered, if any, the Authority vide Guidelines on Standardization in Health Insurance vide Ref: IRDA/HLT/REG/CIR/146/07/2016 dated 29.7.2016 specified the definition of 'New Born Baby'. The same is reproduced below:

**29. New Born Baby:**

***Newborn baby means baby born during the Policy Period and is aged upto 90 days.***

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It is to inform you that there are a few products offered by some insurance companies covering new born baby cover either under the Maternity benefit cover or separately.

Further, IRDAI revisited the Health Insurance Regulations 2013 and notified the revised regulations on 18.7.2016. The revised Regulations i.e. IRDAI (Health Insurance) Regulations 2016 [HIR 2016] among others included concept of "PILOT Products" which were introduced for encouraging insurers to cover



ailments/diseases which were hitherto either excluded or not covered. Thus, based on the market potentiality insurers are also facilitated to launch pilot products offering specific coverages et al.

इसे प्राधिकरण का अनुमोदन प्राप्त है ।

भवदीय,

(डी.वी.एस. रमेश) 24/11/18

महाप्रबंधक (स्वास्थ्य)