

# Underwriting Philosophy of offering Insurance Coverage to Persons with Disability (PWD) & People affected with HIV/AIDS and Mental illness diseases

Version 1.0 - OCTOBER 01, 2020

## **Underwriting philosophy of offering Insurance coverage to persons with disability (PWD) and people affected with HIV/AIDS and Mental Illness diseases**

**Introduction** - The purpose of this document is to lay out our approach in terms of providing health insurance cover for -

1. Persons with Disabilities (PWD)
2. Persons affected with HIV / AIDS
3. Persons affected with Mental Illness diseases

In compliance with the Authority's Circular Ref No. IRDAI/HLT/MISC/CIR/129/06/2020 dated June 2, 2020, to protect the interest of above stated population and to ensure that they have an opportunity at par with others (i.e. the underwriting practices of these conditions will be treated similar to the ones which are getting followed for any other medical conditions like - Diabetes, Heart Disease etc), we hereby lay out our approach in terms of providing them insurance cover.

### **1. Person with Disabilities (PWD)**

The underwriting of such person(s) is on the basis of cause of disability, type of disability, extent of disability and treatment undertaken / undergoing. The need of the health insurance cover shall also be evaluated. Basis the severity of the condition, we may accept them with an additional premium and/or exclusion or reject the proposal.

### **2. HIV / AIDS**

The underwriting for persons with HIV/AIDS is done in accordance with the provision of HIV and AIDS Prevention and Control Act, 2017. Evaluation of history of disease (i.e duration from diagnosis, extent of infection, complications manifested, history of hospitalization(s), adherence to ART treatment ; CD4 counts etc) and medical tests outcome is considered for acceptance with additional premium and/or reject the proposal.

NAVI GI underwriting shall be in accordance to the provisions of HIV/AIDS prevention and control act and any revisions thereon along with directives and guidelines from IRDAI, if any. The Products designed by the Company are in compliance with the above act and other health insurance regulations by the IRDAI.

### 3. Persons with Mental Illness

The underwriting for persons with Mental Illness / psychiatric illness is done in accordance the provision of Mental Healthcare Act, 2017 which states that “provision for medical insurance for treatment of mental illness is done on the same basis as is available for treatment of physical illness”. Evaluation of history of disease (i.e type, extent, age of person, previous treatment history, current ongoing treatment, hospitalisation(s) etc); any co-morbidities ; complications due to disease or treatment and other information as provided at the time of sourcing the policy is considered for acceptance with additional premium and/or waiting periods or reject the proposal.

NAVI GI underwriting shall be in accordance to the provisions of mental Healthcare act and any revisions thereon along with directives and guidelines from IRDAI, if any. The Products designed by the Company are in compliance with the above act and other health insurance regulations by the IRDAI.

The above philosophy forms a part of Health Underwriting Policy of the Company.