

## Medical association protests changes in mediclaim guidelines

The recent changes in the new guidelines for cashless mediclaim policies have left members of Ahmedabad Medical Association (AMA) agitated.

AMA doctors on Sunday said that there should be transparency in the guidelines for offering cashless mediclaim treatment. They claimed that after implementation of the new policy, patients will not be able to choose hospitals and doctors of their choice while going for cashless treatment.

Around 92 hospitals in the city have inked MoUs with third party administrators (TPAs) appointed by general insurance companies (GICs) and would offer cashless mediclaim treatment as part of the preferred provider network (PPN) to be established here.

"TPAs on behalf of GICs have decided to introduce PPN here from Monday to provide cashless mediclaim treatment to patients where only a select group of hospitals have got the authorisation," said AMA secretary Dr Mehul Shah.

"After its implementation, we think patients will not be able to choose hospitals, doctors and in certain cases medical implants of their choice, while going for cashless treatment," Shah said. While the Centre will bear the cost of services offered under the national health package, state governments can add more services at their own cost. The health services can be availed through public sector and contracted private facilities, including NGOs and non-profit agencies. Service providers, be it public or private, who accept the health card will not provide any services to those willing to pay additional fees either out-of-pocket or through their privately purchased insurance policies. This is being done to keep away those who can pay to avail health services.