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## Health insurance cover should be increased in India: FICCI

With more and more poor people in the country getting into the debt trap due to medical expenses, FICCI today said steps needs to be taken to increase health insurance penetration, which currently covers only 15 per cent population.

The chamber said that affordability of healthcare across the pyramid is extremely pertinent and critical to achieve the goal of providing quality healthcare to the masses. "The long-term vision to make quality healthcare affordable for the country should be to increase the health insurance penetration to at least 50 per cent of population by the year 2020 and 80 per cent by the year 2030," FICCI said. In its bid to help insurance regulator IRDA in planning regulations in the health insurance sector, FICCI has offered a wide range of recommendations. They have been made on issues like standard definitions for critical illness, standardisation of list of excluded (non-medical) expenses, standard treatment guidelines and billing procedures.

The recommendations assumes significance as policy holders were left in a quandary last year following deadlock between the four public sector insurers and major private hospitals over cancellation of cashless medical treatment facilities.