

## NOTICE TO PUBLIC BY PUBLIC SECTOR GENERAL INSURANCE COMPANIES

We, the Public Sector General Insurance Companies, along with TPAs, have worked out package rates for some of the procedures/hospitalization expenses, which are commonly claimed under our health insurance policies. We have worked out the process of Preferred Provider Network (PPN) over a period of several months and offered rates for specified procedures to various hospitals. Those hospitals which have agreed to our package rates, would be part of our Preferred Providers, and thus a network of hospitals, which in short is called Preferred Provider Network (PPN) has been created. It has been decided to provide 'CASHLESS FACILITY' through our TPAs, for settling claims under our health insurance policies, only for treatments from the PPN hospitals. For any treatment from other hospitals, our health insurance policies will respond by way of reimbursement of expenses instead of 'Cashless facility'.

As you may be aware, the said arrangement is already in existence in the cities of Mumbai, Delhi, Chennai, & Bangalore since 1<sup>st</sup> July 2010. Subsequently it was expanded to Ahmedabad, Hyderabad & Chandigarh and in Kolkata this is scheduled to start on 15th January 2012.

**The purpose of working out such package rates and stabilizing the hospitalization costs will benefit the insured in many ways. Lower cost of every hospitalization will leave a larger balance in the Sum Insured in the policy for future hospitalization within the policy period. Lower cost will also reduce loading on policy premium at the time of renewal. We wish to clarify that this step is in the interest of all health insurance policy holders.**

Our TPAs will be informing the policyholders about the revised list of hospitals in various cities/towns for the 'Cashless facility'. The list is also available in our respective company web sites. We request the understanding and support for this initiative by all stakeholders, which is in the interest of policyholders.



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