



बीमा विनियामक और विकास प्राधिकरण
**INSURANCE REGULATORY AND
DEVELOPMENT AUTHORITY**

CIRCULAR

Ref – IRDA/HLT/MISC/CIR/086/03/2014

Date: 18.03.2014


The CEOs: All Life Insurance Companies, Non-Life Insurance Companies, Stand-alone Health Insurance Companies and TPAs

Re: Implementation of Electronic Health Record Standards (EHR) by Govt, Dept of Health & Family Welfare, for India.

The Clinical Establishment Act, 2010 is already in place. Universal health coverage is the current topic of discussion. Government of India has now decided to introduce a uniform system for maintenance of Electronic Health Records by Hospitals and Health Care providers in India and has taken initiatives to implement standard protocols, standard codes for treatments, diagnosis, diseases and to maintain health records through various methods including electronic models. EHR is considered to be secure, real-time point of care, patient centric information resource for medical professionals. EHR is expected to aid improved clinicians' decisions by providing access to patient health records. EHR is expected to help streamlining the clinician's workflow, to cut delays, to plug gaps in care and assist in reducing errors. It also supports collection of data for uses other than clinical care, quality management, outcome reporting. The records can reasonably be expected to exist for more than 70 years (the typical human life span).

The insurance industry is fraught with insufficiency of data. EHR will be very useful for the insurance industry for the purpose of risk management. It will help knowing the health history, creating innovative products, covering non-traditional diseases, identifying periodicity of recovery, pricing products appropriately, studying the groups with similar illness, disease, predicting health behaviours of a particular person.

The document titled "Electronic Health Records Standards for India" is already hosted on the Ministry of Health and Family Welfare's website <http://mohfw.nic.in>. It is expected that the software will be made available soon and the implementation process will start immediately with the help of CDAC (Pune). Implementation of the EHR will be of immense use for the insurance companies (Non-Life, Life and Stand-alone Health insurance companies, TPAs and the Intermediaries). Therefore, it is advised that the insurance companies (both life and non-life including stand-alone health) and TPAs should visit the website and provide their suggestions, if any to us at the earliest, so that the same can be taken up with the Govt.


Yegnapriya Bharath 18/3/14
Joint Director (Health)

CC: To - General Insurance Council & Life Insurance Council