**Functions and responsibilities of Health Department:**

* 1. **PRODUCTS:**

This Department deals with product clearance of

* + 1. Health insurance products,
    2. Personal Accident products,
    3. Combi Products
    4. Package products where Health & PA are parts of the total package and
    5. Marine Hull Insurance products
    6. Marine Cargo insurance products
    7. Issues circulars, guidelines and prepares regulations
  1. **TPAs:**
     1. This Department- handles all TPA related matters like registration of TPAs, issuance of fresh and renewal of licences for TPAs.
     2. handles approval of share-holding patterns of TPA companies
     3. Initiates procedural actions against TPAs for violations of rules and regulations
     4. handles all TPA related grievance matters from hospitals.
  2. **NODAL OFFICER:** works as Nodal Officer for the following Non-Life Insurance Companies­
     1. National Insurance
     2. ECGC ltd
     3. Bajaj Allianz General Insurance
     4. Bharti Axa
     5. ICICI Lombard
     6. Star Health & allied (vii)Max-Bupa

And handles the activities like:

1. Clearance for Opening/shifting of new offices
2. Approval for advertisements
3. Other Miscellaneous jobs of respective companies.

d. **RTI Matters:**

This Department provides information to the applicants under RTI act, as one officer in this Department Is designated as the CPIO for Health.

**e. Miscellaneous Matters:**

1. Coordinating various committees formed within and outside the Authority
2. Clarifying the provisions on grievance matters
3. Provide observations to standing committee on inspection matters
4. Provide information to the grievance department on grievances
5. Provide information to GOI
6. Acts as a Board member of NABH etc.

f. **Follows and maintains the time frame as specified in F&U guidelines in clearing the products.**

**Functions as JD (Health)**

|  |  |  |
| --- | --- | --- |
| **Regulatory Functions** | | -- - - |
| 1 | Approval of Products Relating to : | |
|  | a) Health | |
|  | b) Personal Accident | |
|  | c) Marine | |
|  | d) Packaged Products | |
| 2 | Handling Complaints with regard to Health Insurance Concepts | |
| 3 | Granting TPA Licences (Fresh and Renewal) | |
| 4. | Handling TPA Grievance from Hospitals (Since 2010, grievance from policyholders is transferred to Consumer Affairs Department) | |
| 5. | Approving Change in Shareholding with regard to TPA's | |
| 6. | Initiating suitable actions with regard to Inspections of TPA | |
| 7. | Others:   1. TPA's submit all the Service Level Agreements with insurers to the Authority. No analysis is being made. 2. TPA's submit Annual Repo rts, which are not analysed and placed for the notice of Member and Chairman. | |
| 8.. | Nodal Officer for: | |
|  | 1. National Insurance 2. ECGC 3. Bajaj Allianz 4. Bharati Axa 5. ICICI Lombard 6. Star Health 7. Apollo Munich 8. **Max Bupa** | 1. Opening of Branches 2. Approval of Advertisements: Approval of advertisements is an area of concern. Approval is not being taken up seriously 3. All miscellaneous issues regarding insurance companies |
| 9. | Supporting Legal team in Health related areas |  |
| **Non Regulatory Functions** | | |
| 1. | RTl's | |
| 2. | Representing various Multi Stakeholder Groups on Health Insurance | |
| 3. | Member in Internal Working Group | |
| 4. | Attending Parliament Questions | |
| 5. | Board Member of NABH | |