



**CIRCULAR**

Ref: IRDAI/NL/CIR/MISC/231/11/2022

17<sup>th</sup> November, 2022

To

**ALL GENERAL and HEALTH INSURERS (Other than Specialized Insurers)**

**Re: Ayushman Bharat Digital Mission (ABDM) adoption by Doctors.**

1. The Insurance Regulatory and Development Authority of India (IRDAI) is in receipt of a communication from National Health Authority (NHA) on the captioned subject. It is informed that as part of Ayushman Bharat Digital Mission, NHA has incorporated a Healthcare Professional Registry (HPR), a comprehensive repository of registered and verified practitioners of healthcare professionals delivering modern as well as traditional healthcare services across India.
2. Under HPR, a Healthcare Professional ID (HPID) will be created via Aadhaar or other KYC, along with the medical qualifications of the medical professional which is verified by their respective State Medical Councils. This HPID serves as a unique ID to the medical practitioners to enable connection with all stakeholders of healthcare ecosystem. Therefore, in order to make the best use of the registry all the General and Health Insurers are advised that:
  - a. The General Insurers are advised to consider capturing / collecting HPR ID as a verification to validate / authenticate the medical practitioners while issuing / renewing policies for Medical Malpractice under Professional Indemnity cover. This will enable the digitization and ease the process of buying and selling the Professional Indemnity policies and push for HPR registration among the healthcare professionals.
  - b. The General and Health Insurers offering health insurance policies can also consider leveraging on the Health Professional Registry for building up the network of doctors / physicians or other healthcare professionals for providing OPD or other healthcare services.

This has the approval of the competent authority.

**D V S Ramesh**  
**Chief General Manager (Non-Life)**