

Ref No: **IRDAI/HLT/CIR/MISC/123/06/2023**

8<sup>th</sup> June, 2023

**To**  
**All Insurers (except ECGC, AIC)**

**Re: Creation of facility to capture ABHA number of proposers**

1. The Ayushman Bharat Digital Mission (ABDM) is working on developing the necessary information to support an integrated digital health system in the country. Digitisation will help bridge the gap amongst different stakeholders of the healthcare ecosystem of which the insurance industry is a significant part.
2. Ayushman Bharat Health Account (ABHA) has been developed as part of ABDM. It is a 14-digit number which uniquely identifies persons and authenticates them. This universal identifier can be used to access and digitally share one's health records, with prior consent.
3. It would be beneficial for insurers to capture the ABHA number of proposers if already existing or help create one for them after obtaining their consent.
4. ABHA would help identify the insured in a digital environment and facilitate seamless healthcare and insurance service delivery. It would give insurers easy and timely access to a person's medical information in a safe and paperless manner even while helping the individual with a transparent and speedy process of claims servicing.
5. With the above objective, all insurers are, therefore, advised to carry out the following:
  - i. Provide a facility in proposal forms (including online forms) to capture ABHA number of the persons seeking insurance cover and obtaining member's consent for sharing medical records with insurers/TPAs through ABHA.

- ii. Facilitate/assist proposers in creating their ABHA numbers through agents/intermediaries, as applicable
  - iii. For existing policyholders to obtain/help create their ABHA numbers as the case may be during renewals
  - iv. Place a message on their website encouraging existing insureds to register for ABHA and give a link for the same.
6. With the above in place an insured person can benefit from the advantages that come with having an ABHA number.
7. Please be guided accordingly.

**YEGNAPRIYA BHARATH**  
**CHIEF GENERAL MANAGER (HEALTH)**