



GENERAL INSURANCE PENSIONERS' ALL INDIA FEDERATION

(Regd. Under T. U. Act 1926 No.ALC/karyasan-17/11087)

H.O. : C/o. GIEAIA, 3rd Floor, Sterling Cinema Building, 65, Murzban Road, Fort, Mumbai - 400001.

CHAIRMAN R. P. SAMAL, 9029970144	PRESIDENT K.S.(KAKA) SAMANT, 7021596052	WORKING PRESIDENT N. P. UPADHYAY, 9891276959	GENERAL SECRETARY U.BANERJEE, 9892699099
DY. GENERAL SECRETARY Shyam Mathur, 9829059250	ORG. SECRETARY V. K. Sharma, 9990772006	TREASURER D. B. Bhatt, 9870000663	LEGAL SECRETARY Anil Bhandari, 9314712080
VICE PRESIDENTS R. S. Tuteja, Pankaj Vithlani, A. M. Kulkarni, Rajnish Pandey, G. Satyanarayana, Suhrid Chakraborty,	SECRETARY Samir Datta, Satish Shende, C.L.Modi, Dr. A. S. Kohli, V. S. Venkatraman	ADVISORY BOARD A. J. Kulthe A. K. Singhal Sujit Das K. Ramachandra Nair	

9th April 2023.

Shri Amit Misra,
General Manger & Chief Risk Manager,
The New India Assurance Company Ltd.,
87. M.G.Road, Fort,
Mumbai 400 001.

Dear Sir,

Re: Summary of the Meeting held on 6th April 2023 regarding working of HITPA.

We express our regards and appreciation for the time given to GIPAIF representatives Shri Kaka Samant, Udayan Banerjee, Adhikari, U. Pandya, and G. R. Saool on 6th April 2023 and the quick response in the matter of functioning of HITPA.

Whilst we appreciate that the meeting with HITPA to start with is a good move we would request you to consider the following facts about them.

1. We are in no way prejudiced about HITPA as such but experience over the years has proven us wrong (refer our correspondence).
2. Post meeting the period of review should be as minimum as possible. Say 30 to 40 days and not three months.
3. We should have alternatives ready so that they should not feel indispensable.
4. Finally, our employees and retirees should not suffer.

GENERAL EXPECTATIONS FROM HITPA

HITPA is General Insurance Public sector insurers' baby, and we wish it to be healthy and survive and grow happily.

Working of HITPA

1. Empanelment of more hospitals for cashless treatment
2. Hospitalization without deposits.
3. Settlement of claims of cashless claims to the hospitals at a reasonable time, followed by ensuring easy refund of deposit within a period of 15-30 days, failing which, hospital to pay interest on the deposit at the rate prevailing from 31st day.
4. Quick settlement of employee claims.
5. Hassle free discharge from hospital.
6. Increase in the market share of HITPA in the industry.

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We as the senior citizens and Pensioners have observed that this is the most neglected issue, and everyone is suffering silently. The working of HITPA has been reasonably good, but more is expected from them as in the present scenario other TPA's are providing better service, for which we feel the need for intervention of the insurers. We would request you to kindly coordinate for the effective functioning of the HITPA for its existence. It is possible to bring about the changes only when you have the authority. The time runs away when one becomes a pensioner. We wish to see HITPA survive and provide the best of services to all.

OTHER TECHNICAL POINTS ON GMC

- COMPUTATION OF PREMIUM CHARGED.
- Increase in the Basic Eligible Sum Insured.
- Payment of premium Instalment facility.
- Providing the ICR for the information of the Employees in service and pensioners and retirees from time to time.

SUMMARY OF OUR EARLIER CORRESPONDENCE:

- Our letter dated 14th January 2019 addressed to Shri Ranjit Gangadharan, Gen. Manager, New India regarding a Meeting held on 19th December 2018 with HITPA. Many of the points discussed and promised still remain unresolved. There is no improvement on many of the issues. Matters to be reviewed in the upcoming meeting.
- Our letter dated 20th December 2021 refers to our letter dated 14th January, 2019. There are still the same issues that continue to be unresolved. Instead of improvement there is deterioration.
- Our letter dated 24th December 2021 to G.M.(P), New India Assurance regarding various aspects of Staff Medclaim and our suggestions in the matter.
- Our communication regarding providing Medclaim for Free to the staff/retirees/pensioners.
- A note of Pinpricks in staff group Medclaim scheme implementation provided post the discussion on 19th August 2019 with New India Officials. Post this a Status Report with 21 points was discussed on 27th August 2019.
- A copy of the letter addressed to Chairman IRDA date 6th December 2019 regarding various difficulties faced by Retirees/pensioners arising out of a poor service from TPA.

Kindly note that all the copies of the letters are submitted to you for your reference. You would observe that there is no improvement in the working of HITPA. Hence, we should take strictest remedial measures for its improvement without providing a long rope.

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Thanking you and awaiting your call for the discussion on the matters at the earliest.

Yours faithfully,

(U.Banerjee)
General Secretary.
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