AIIA & General Insurance Council MoU Enables Cashless Ayurveda Treatment

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The All India Institute of Ayurveda (AIIA) under the Ministry of Ayush signed a Common Empanelment Memorandum of Understanding (MoU) with the General Insurance Council (GIC) in New Delhi.

Through this agreement, AIIA has been empanelled with all 32 general insurance companies under the Council, **allowing eligible patients to access cashless Ayurveda treatment services at authorised facilities.** This marks a significant step in integrating traditional medicine into the mainstream health insurance framework.

Alongside the MoU, the Ministry launched an Ayush Health Insurance Helpline (1800-11-0008) to help beneficiaries with insurance-related queries and improve awareness and utilisation of Ayush insurance coverage.

What is Cashless Treatment in Insurance?

Cashless treatment means patients do not pay upfront for eligible medical costs at network hospitals. The insurance company directly settles bills with the hospital, reducing financial burden and paperwork for the insured.

Broader AYUSH Coverage Policy by IRDAI:

In 2024, the Insurance Regulatory and Development Authority of India (IRDAI) directed health insurers to provide AYUSH treatment coverage at par with conventional medical care, including guidelines for enrolling AYUSH hospitals and day-care centres into insurance networks.

What is AYUSH?

AYUSH stands for Ayurveda, Yoga & Naturopathy, Unani, Siddha, and Homeopathy — traditional systems of medicine recognised and promoted by the Government of India through the Ministry of Ayush.

Role of AIIA:

The All India Institute of Ayurveda is a premier institute under the Ministry of Ayush, established to promote research, education, and clinical services in Ayurveda. It also supports policy initiatives and collaborations that integrate Ayurveda into mainstream healthcare.