

IRDAI brings peritoneal dialysis in ambit of private insurance coverage

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To address the increasing number of Kidney Failure patients in India, the Insurance Regulatory Development Authority of India (IRDAI) has released the much-awaited policy guidelines to include peritoneal dialysis (PD) in the ambit of private insurance coverage.

According to the guidelines, patients taking treatment of PD can make reimbursement claims on a monthly basis through an approved pre- authorisation procedure. The provisions of the new guidelines have been in effect from 1st October 2020.

The recent development allows kidney patients to avail the benefits of the home-based and cost-effective PD therapy which can enable both patients and nephrologists to put patients on PD rather than only haemodialysis to aid the kidney failure population in the country. This will also enable both doctors and patients analyse and choose their choice of dialysis treatment based on the patient's lifestyle. The insurance companies' long-awaited approval of PD's inclusion in health insurance plans also comes at an opportune time when the public is cautioned to stay indoors owing to the COVID-19 pandemic and avoid hospital-acquired infections in a healthcare setting.

Dr Sunil Prakash, Director & Head, Nephrology and Renal Transplant Service, BLK Super-speciality Hospital, New Delhi commented, "IRDAI's decision of including peritoneal dialysis under insurance policies will eliminate the exorbitant expenditure associated with carrying dialysis at home as until now, only the conventional haemodialysis was covered under insurance policy. Around 63 million people on dialysis are pushed in debt due to expenditure related to health. At times patients miss their dialysis as they fear incurring out-of-pocket expenses. It is critical to understand that every dialysis session matters when a person is suffering from kidney failure."