

Meeting Brief

Insurance Action Group

DEESHA

[Diabetes (Type 1) Education and Empowerment Strategic Health Alliance]

Date: 21st November 2023, Tuesday | **Time:** 08:00 - 09:00 pm | **Location:** Virtual Zoom meeting

People to People Health Foundation (PPHF), the secretariat of DEESHA- [Diabetes (Type 1) Education and Empowerment Strategic Health Alliance] convened the first meeting for the **Insurance Action Group** on **Tuesday, November 21, 2023**.

The meeting agenda items were:

1. Discussion of workplan activities and drafting for Insurance group.
2. Establishing guiding principles for the group.
3. Nominations of facilitator and co-facilitator for Insurance group.
4. Membership for Action group on Insurance.

Summary of meeting discussions

The meeting commenced with a review of the agenda items from the last meeting. The key highlights from the discussion are as follows:

a) Discussion on workplan activities for the Insurance Action group

During the meeting, experts were invited from insurance, medical and public health sectors. The experts shared a detailed insight into insurance sectors in the context of diabetes. The action group discussed the workplan activities (refer to Annexure-1) and suggested some additional activities (refer to S2, S5, S6 and S7 in Annexure-1).

Experts shared regulators are not able to differentiate between Type 1 and 2 diabetes. Insurance companies have misconceptions and limited knowledge of Type 1 diabetes.

Currently, there is no robust survey or registry in India, but some studies have been done. The IDF Diabetes Atlas estimated 2.3 lakh children and adolescents with Type 1 diabetes in India. Insulin is the lifesaver, the monthly expense on average is INR 5000 per month. There is a need to create a database for complications that require inpatient care for type 1 diabetes (severe hypoglycemia and ketoacidosis). As of now need insurance coverage for acute emergencies and later services can be extended to other regular care.

In the view of insurance companies, the financial implications of the disease are crucial. There are examples in India that show that no additional financial implications for insurance companies to cover Type 1. The group needs to prepare a detailed evidence report with all

the facts and make a strong representation to the regulator, IRDAI, Ministry of Finance and Social Justice & Empowerment and NCPCR.

Currently, one of the healthcare organizations working on Type 1 Diabetes (Idhyangal Charitable Trust, Coimbatore) has tied up with Star Health Insurance at local level and on a pilot basis designed a product exclusive for Type 1 Diabetes. This could be taken as a model for case studies. The group will also explore if there are similar models in the country.

Policy can be reshaped based on the risk, networking, type of coverage, group policy etc. and can be negotiated for a reduced premium.

The group discussed reviewing the government insurance policies and exploring how to be included under Ayushman Bharat scheme and other state insurance policies.

Additionally, the action group will work on drafting a **political manifesto**, focusing on advocating for policies that enhance awareness, better financial provision and insurance support for children living with Type 1 Diabetes.

b) Nominations for Action Group

The secretariat will approach the group members to seek nominations for facilitator and co-facilitator of the insurance group. Their role will involve coordinating technical and other advocacy work of the action group, as well as facilitating effective communication and collaboration among group members and with the secretariat. The group decided to invite more key stakeholders to be part of the insurance action group.

c) Membership for Action Group on Insurance

The group decided to invite more key stakeholders to be a part of Insurance action group. The group will coordinate with all members requesting them to nominate individuals to be a part of the group.

The meeting was adjourned with a note of appreciation for everyone's valuable contributions and participation. The Secretariat extended a vote of thanks to all the participants.

List of Participants

1. Mr. Hemant Hirlekar, Sanofi
2. Dr. Kavita Chaudhari, Sanofi
3. Dr. Mahira Saiyed, Diacare
4. Dr. S. Prakash, General Insurance Council
5. Dr. Santosh OS, Karnataka Institute of Endocrinology & Research
6. Dr. Shantanu, General Insurance Corporation of India
7. Dr. Taher Hussain, Diabetes Awareness & You

PPHF meeting facilitators and support team

Mr. Ajay Pal, Ms. Ifra Yusuf, Ms. Kritika Banerjee, Dr. Laxmikant Palo, Mr. Nitin Bhardwaj, Dr. Sona Deshmukh, Mr. Varghese Joseph

Annexure-1

Workplan Activities for Insurance Action Group

Short Term (0-6 months)	Medium Term (12-36 months)	Long Term (3-5 years)
S1. Draft a manifesto statement for political parties in India for better financial provision and program to support the T1D children and their families	M1. Working with insurance companies for coverage of T1D both OPD and IPD.	L1. Influence policymakers for T1D care and advocacy (Ex: GST reduction, access, additional financing provisions).
S2. Assessment of insurance models for type 1 and development of a robust framework, advocacy kit for policy regulatory.	M2. The group will have a mandate for influencing all relevant stakeholders in driving successful T1D outcomes.	L2. Provide opportunities for members to voice their concerns.
S3. Lobby for fair pricing and coverage for insulin and other diabetes medications.	M3. Pilots for evidence generation/ evaluation of initiatives.	
S4. Advocate for insurance coverage and financial support for continuous glucose monitoring (CGM) devices for children with Type 1 diabetes.		
S5. Prepare detail report with all facts and figure and cost analysis		
S6. Represent the case to regulator and other forum.		
S7. Explore and study other insurance model.		

For questions or suggestions, please reach out to:

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