

IEA Insurance Task Force

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IEA Website Insurance Update

Breaking Barriers: The Journey Toward
Equitable Health Insurance for People with
Epilepsy (PWE)

Historic Milestone in Epilepsy Advocacy

For decades, the Indian epilepsy community has fought not just the clinical challenges of the condition, but also the systemic stigma and financial discrimination that followed it. One of the most glaring hurdles was the structural exclusion of epilepsy from health insurance policies. Under the 2020 guidelines issued by the Insurance Regulatory and Development Authority of India (IRDAI), epilepsy was legally classified among a handful of conditions that insurance companies could permanently and completely exclude. This meant that while a patient could get covered for a broken bone, any hospitalization, advanced neuroimaging, video -EEG telemetry, or life -changing epilepsy surgery had to be funded entirely out of pocket.

Recognizing that this blanket exclusion directly compromised patient care and perpetuated archaic stigma, the Indian Epilepsy Association (IEA) Insurance Task Force , under the leadership of Dr. Jayanti Mani , initiated a targeted campaign to challenge these discriminatory guidelines.

The Coalition That Moved the Supreme Court

Realizing that systemic policy change required a powerful, collaborative legal push, Dr. Mani co-opted a dedicated team to champion the cause. The task force joined forces with Ms. Gurbani Bhatia , a young advocate and a person with epilepsy (PWE) who brought both professional legal acumen and invaluable lived experience to the forefront. To ground the legal battle in real-world patient advocacy, they partnered with the Sanvedana Foundation , led by Yashoda Wakankar , an organization with a rich history of grassroots epilepsy support and empowerment in India.

Together, this formidable coalition filed a landmark Public Interest Litigation (PIL) in the Supreme Court of India. The 8,000 -word petition argued that the blanket exclusion of epilepsy was unconstitutional, discriminatory, and built on the faulty presumption that every health issue a PWE experiences stems solely from their epilepsy. It demanded that individuals with epilepsy be treated as equals in both state and private healthcare insurance frameworks.

The IRDAI Counter -Affidavit: A Major Victory

In response to this legal pressure, the IRDAI filed a crucial counter -affidavit highlighting updated regulatory mandates. The IRDAI has officially stated that insurers are now required to make health insurance products available to individuals with any pre - existing conditions, including epilepsy.

The updated framework shifts the responsibility onto insurance providers to offer products, riders, and add-ons that cater to all chronic and pre-existing medical conditions.

Permanent or

blanket exclusions based strictly on an epilepsy diagnosis are no longer legally permitted under regulatory guidelines.

CLINICAL UPDATE & CALL TO ACTION:

Checking Ground Reality

While the regulatory framework has shifted on paper, the battle is only half -won. A significant gap exists between senior regulatory directives and ground -level execution.

Many

third -party administrators (TPAs), insurance agents, and underwriters remain completely unaware of the IRDAI's affidavit, leading to ongoing, routine, and unlawful rejections of policy applications.

As neurologists, epileptologists, and healthcare professionals, we are the vital link between

this policy victory and our patients' financial security.

What We Need You to Do:

1. Urge Patients to Reapply

☑ Spread the Word: Actively inform your patients and their caregivers about this historic policy change during your clinics.


☑ Advise Fresh Applications: Urge patients who were previously denied health insurance—or those who had strict epilepsy exclusions written into their policies—to submit fresh applications immediately.

2. Help Us Monitor Compliance and Report Rejections

To ensure that insurance companies honor the IRDAI's affidavit, the IEA Insurance Task Force is actively monitoring compliance on the ground. We need concrete documentation of

how these applications are being processed.

If your patients face unreasonable, arbitrary, or blanket rejections of their fresh health insurance applications based on their epilepsy, please instruct them to document the case.

Please share all details and copies of rejection letters to: 
sammanassociation@gmail.com

The Next Step: The collected data and real -world case studies will be collated into a comprehensive report. This dossier will be presented directly to senior authorities at the

IRDAI to demand strict enforcement, penalize non-compliant insurers, and ensure true equity in healthcare access for every person living with epilepsy in India.

This initiative is led by the Health Insurance Task Force of the Indian Epilepsy Association (IEA) in coordination with the Samman Association, Sanvedana Foundation, and allied legal advocates.

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