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सचिव

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सत्यमेव जयते



भारत सरकार  
वित्त मंत्रालय  
वित्तीय सेवाएँ विभाग

Government of India  
Ministry of Finance  
Department of Financial Services

D.O. No. G-14017/02/2021-Ins.II

12<sup>th</sup> December, 2023

Dear *Sudhansh*,

In recent discussions with the insurance industry, it emerged that in order to achieve "insurance for all", insurance penetration needs rapid scaling up. In the case of health insurance, there appears to be a need for establishing a Health Regulator for achieving this goal.

2. The ongoing efforts of National Health Authority of building the National Health Exchange have been welcomed by the insurance industry. A Health Regulator would play a vital role in ensuring that this digital transformation aligns with efficiency of the providers' ecosystem.

3. I request you to initiate a meeting of the General Insurance Council along with the senior executives of leading insurance companies, National Health Authority and Department of Financial Services to explore the possibility of setting up a Health Regulator so that health insurance can be made more affordable and ubiquitous.

*Warm*  
With regards

Yours sincerely,

*Vivek Joshi*  
(Vivek Joshi)

**Shri Sudhansh Pant**  
Secretary (H&FW)  
Department of Health and Family Welfare  
Nirman Bhawan  
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*JS(MKS)*